



## SURVEY FINDINGS

# BASELINE SURVEY ON REMITTANCE BENEFICIARIES' FINANCIAL BEHAVIORS IN EAST EUROPE AND CENTRAL ASIA

Payment Systems Development Group

SECO-funded Remittances and Payments Program



**WORLD BANK GROUP**

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# 1. Introduction

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**This report provides an overview of findings from the baseline survey on remittance<sup>1</sup> beneficiaries financial behaviors, conducted in Eastern Europe and Central Asia.** The survey was undertaken in Albania, Kosovo, Serbia, Bosnia and Herzegovina, Kyrgyzstan, and Tajikistan. The Remittances and Payments Program (RPP) in Eastern Europe and Central Asia, funded by the State Secretariat for Economic Affairs (SECO, Switzerland), focuses on improving the retail payments environment in selected countries, with a specific focus on creating an efficient and well-structured market environment for the transfer of international remittances. Against this backdrop, the baseline survey aims to provide evidence and data insights that can be leveraged to improve the remittance environment.

**An efficient and well-structured remittance environment enables migrants and their families to benefit from improved access to remittances services that are cheaper and safer to use.** Creating efficiencies in the provision of remittances services will also have the added benefit of additional funds being made available that can be leveraged for savings and investment purposes. There is also an opportunity to leverage access and use of remittances services as an entry point to broader financial services for those that are either underserved or currently have no access to services outside of those they use to receive money from friends and family overseas.

**The Remittances and Payments Program (RPP) adheres to the World Bank – CPMI General Principles for International Remittance Services (General Principles).** The General Principles cover a broad range of areas relating to the remittances markets, including consumer protection and transparency, legal and regulatory framework, payment system infrastructure, market structure and competition, remittance service providers' governance, and risk management.

**The main objective of this baseline survey was to understand behavior of remittance recipients in selected countries and the level of their satisfaction with existing remittance products and services.** The survey had the added objective of establishing a baseline for which to assess the impact of the provision of technical and the preparation and eventual implementation of the six-country roadmap to be created for the ECA countries surveyed.

**The rest of the report** is structured as follows:

- **Chapter 2** details an executive summary which provides an overview of the full analysis;
- **Chapter 3** provides background information on a detailed methodology, the types of research employed and outlines the fieldwork undertaken;
- **Chapter 4** presents a basic economic analysis, country specific background information and details of migratory trends to frame the remittance survey analysis;
- **Chapter 5** explores survey findings as it relates to remittance characteristics, remittance channels and providers, and impact of remittances on household income. This section also discusses key insights with respect to remittance sending behavior of remittance beneficiaries in these countries;
- **Chapter 6 and 7** provide conclusions and related annexes to supplement the report.

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<sup>1</sup> **Remittances** are defined as cross-border, person-to-person payments of relatively low value, typically recurrent. These transactions are generally initiated by migrant workers, who need to send money back to their home countries to support their families.





## 2. Executive Summary

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**There are many regional differences in remittance behaviors between the Central Asian and Eastern European countries surveyed, both in terms of the origin of remittances and characteristics of its senders.**

For instance, Eastern European remittance receivers typically receive their payments from one or two senders, while there are usually more than two senders for Central Asian receivers. The senders to Eastern European countries are generally older than 40 years who have migrated to either Europe or North America and send remittances from their regular monthly income. Albanian beneficiaries mainly receive remittances from senders who migrated between 2002 and 2013, households in Serbia, Bosnia and Herzegovina, and Kosovo receive them from those who migrated before 2000. These findings align with the cultural-historical and socio-economic context of these three countries during the 1990's, when war, crisis, and displacement resulted in considerable economic migration. By contrast, remittance receivers from Tajikistan and Kyrgyzstan receive remittances usually from seasonal migrants from Russia who are aged 18-29 years. This finding is also in line with the historical and geographical context of Central Asia, in particular its current economic relations with Russia.

**The frequency and duration of remittances sent is influenced by the origin of remittances and characteristics of the sender.** Beneficiaries in Central Asia are more likely to receive remittances regularly (once every three months) and they have been relying on these funds for only a few years. On the other hand, beneficiaries in Eastern Europe are more likely to receive remittances annually and have been receiving them for more than six years.

**The extent to which remittances contribute to households differ between countries in Central Asia and Eastern Europe.** Remittances make considerable contributions to households in Central Asia, especially since they are received regularly. Remittances function as a supplementary contribution to households in Eastern European countries, given that they are usually sent on special occasions. Of the countries surveyed, Serbia and Bosnia and Herzegovina most regularly receive remittances of a consistent amount, while remittances sent to Albania and Kyrgyzstan largely fluctuate in amount and sending frequency.

**Authorized money transfer operators, banks, and post offices are the most common channels of receiving remittances.** Personal delivery is still the main channel used in Bosnia and Herzegovina, while electronic systems are used equally as much or more prevalent in other countries surveyed.

**Although electronic remittance receipt systems are perceived to be reliable, safe, and quick, over half of respondents do not use these bank-based services.** The main reported reasons that respondents do not use bank-based services for remittances are (i) complicated procedures; (ii) money transfer costs; and (iii) lack of a bank account. In addition, these respondents would consider using electronic money transfer services if procedures were less complicated, costs were lower, and the transfer of money was quicker. However, one third of this population express that they would never consider receiving remittances through banks or other financial institutions.

**Most respondents from the ECA countries who do not receive money through personal delivery are satisfied with their current methods of remittance receipt as well as with the locations from where they receive them.** Pay-out locations are within an average walking distance of 15 minutes or less than 30 minutes away by car or bus. Respondents are also highly satisfied with the availability of service at these locations, as they are generally open during work hours and have sufficient funds available.



**Respondents do not have to wait long to receive remittances from the moment they are sent.** A large majority (84%) of respondents only wait up to one day from the moment the money is sent, while less than a day is needed for more than half of the respondents. As expected, remittance beneficiaries who rely on money transfer operators are more likely to wait less than a day for completion of the money transfer.

**There are virtually no remittance senders among members of the targeted population surveyed.** Only 2% of total remittance receivers have sent money to someone abroad over the past 12 months. Kyrgyzstan and Serbia have the largest share of remittance receivers who have also sent money abroad. Money transfer operators are the main services used to send money abroad and the majority of remittance senders have not experienced any issues in the money sending process. When a problem was indeed experienced, high costs associated with sending remittances, particularly sending fees, were reported by 80% of respondents.

## 3. Background on Methodology

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### 3.1 Survey Sample and Population Profile

A baseline survey on the financial behaviors of remittances beneficiaries in East Europe and Central Asia was conducted in Albania, Kosovo, Serbia, Bosnia and Herzegovina, Kyrgyzstan, and Tajikistan. In all selected countries, the survey was conducted in-person and the CAPI method of data collection was applied. The total number of completed interviews is outlined in Table 3.1.1.

**Table 3.1.1. Sample size per country**

	Total Respondents
Albania	805
Kosovo	1354
Serbia	851
Bosnia and Herzegovina	833
Kyrgyzstan	819
Tajikistan	1053
<b>Total</b>	<b>5715</b>

Using a random probability sampling method, results are representative of the population of remittance beneficiaries in the countries where the surveys were completed. Households included had received remittances at least once in the last 12 months. Interviews were conducted with individuals that were usually charged with collecting remittances received from abroad.

Table 3.1.2 provides a demographic breakdown of the sample.

**Table 3.1.2. Sample demographics per country**

	Albania	Kosovo	Serbia	Bosnia and Herzegovina	Kyrgyzstan	Tajikistan
<b>Gender</b>						
Male	38%	64%	41%	40%	26%	39%
Female	62%	36%	59%	60%	74%	61%
<b>Age</b>						
18-29	34%	28%	19%	16%	18%	20%
30-44	20%	27%	31%	20%	24%	30%
45-60	25%	27%	30%	30%	43%	37%
60+	20%	19%	19%	33%	14%	13%
<b>Education</b>						
Primary	31%	30%	14%	31%	15%	21%
Secondary	49%	54%	62%	57%	60%	60%
High	20%	16%	25%	12%	24%	19%
<b>Working status</b>						
Employed	31%	31%	43%	21%	21%	23%
Self-employed	11%	7%	7%	3%	12%	10%
Unemployed	58%	63%	49%	76%	67%	67%

## 3.2 Overview of the methodology

### 3.2.1 Outline of sampling procedures

**A random probability sampling was used with precise rules for selection of households and respondents.**

The first step in sample design was creation of the sample for total population aged 18 and above based on random representative approach. In Serbia, Albania, Bosnia and Herzegovina, and Kosovo (Eastern European countries), a three-stage stratified sample design was used. In Tajikistan and Kyrgyz Republic (Central Asian countries), a four-staged stratified sample design was used due to lack of a proper sampling frame. The samples for each country were stratified proportionately to size of geographical regions and degree of urbanization to increase the precision of survey estimates.

**Within the sample created as a representation for the total population of selected countries, households were visited using a random walk procedure within selected clusters to locate households that are remittance recipients.** Remittance recipients were defined as persons or households who received remittances, that is, money from relatives or friends from abroad in 12 months preceding the survey. The interviewer within each selected cluster performed the random route procedure from one starting address (randomly selected), selected every  $n$ th address from the specified starting point and attempted to locate and contact a remittance recipient from that address. If a remittance recipient was successfully found, the interviewer conducted the in-person interview with the household member. If there was no remittance recipient in the address selected by random route, the interviewer recorded this information and following predefined steps, continued with the search for remittance recipients in other households.

This sampling procedure achieved the following:

- Representative sample for population of households with at least one remittance recipient
- Precise data about share of households with at least one remittance recipient in total population of households in selected countries
- Due to representativeness of the sample created this way, obtaining reliable data about behaviour, attitudes and level of satisfaction of remittance recipients in selected countries

### 3.2.2 Outline of fieldwork procedures

**The questionnaire used for data collection was designed to obtain data about behaviors, needs, and levels of satisfaction with current remittance products by remittance recipients.** Special attention is given to the payment systems aspect of remittance transactions, that is, to the services used to transfer the funds. The questionnaire included questions on the demographic profile of remittance senders, frequency, method, and amounts of remittance transfer, usage of received remittances from abroad, usage of bank account and products, and sending remittances.

**Before the main fieldwork, a pilot survey was conducted in all surveyed countries.** Ten interviews per country with remittance recipients were conducted. The questionnaire was translated to local languages by translators from local country teams based on the final questionnaire in English. All other materials, such as the interviewers' manuals, were translated to local languages based on the final materials in English.

**The fieldwork was conducted from July to September 2016.** After the data collection process, fieldwork control was performed on a minimum of 25% of total sample per country. Fieldwork control was done by re-contacting the respondent to check that the interview was conducted correctly. Fieldwork control was conducted either by telephone or face-to-face by a separate quality control team.<sup>2</sup>

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<sup>2</sup> More detailed methodology is presented in Annexes

## 4. Overview of migration trends within six selected countries

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### 4.1. Albania

**Albanian emigration has had three key phases.** The first phase was an early outflow of emigrants prior to 1944, those who left 1945-1990, and a significant outflow following the 1990 breakdown of the communist regime. It is estimated that by the end of 2008, over 1 million Albanian citizens were living abroad.

**Three types of international migration in Albania can be identified.** The first is a short-term international migration (mostly connected to Greece) and the following two types of international migrations to Greece, Italy, and other countries of the European Union, as well as to the US and Canada.

**Over 1.1 million people emigrated from Albania in 2015.** This number represents 28% of all citizens of Albania. The top five countries Top 5 emigration countries are Italy, Greece, USA, Macedonia and Germany.

### 4.2. Bosnia and Herzegovina

**Several major periods of emigration from Bosnia and Herzegovina can be identified.** The first phase took place in the 1960's and 1970's to various parts of the world. The second was during the years 1992 – 1995 to the European Union, North America, and Australia as a result of war conflicts. Finally, the last phase occurred post-1995 after the signing of The Dayton Peace Agreement.

**The total number of migrants from Bosnia and Herzegovina was over 1.6 million people in 2015.** This number accounts for 30% of all citizens of Bosnia and Herzegovina. The top five emigration countries are Croatia, Serbia, Germany, Austria, and the USA.

### 4.3. Kosovo

**Four stages in the history of emigration from Kosovo are identified.** The first was mainly of migrants from rural communities with no or very limited education in the late 1960s – early 1970s. This group mainly emigrated to Germany and Switzerland. The second phase took place between 1989 and 1997 and migrants were mostly better educated and skilled individuals. Emigrants that left between 1998-1999 were forced to leave due to the outbreak of war and left for Macedonia, Albania, Western Europe, or the US. Finally, those who emigrated post-1999 period were driven to seek better living standards in the European Union and/or the USA.

## 4.4. Serbia

**There are three main migration routes from Serbia in recent history.** The first is to Czechoslovakia, Russia, and Ukraine between World War I until the fall of communism in 1990. The second emigration phase was caused by economic reasons to North America, Australia, and New Zealand. Finally, the third phase occurred from the breakup of Yugoslavia and economic crisis between 1991-1995.

## 4.5. Kyrgyzstan

**There have been three main stages of migration from Kyrgyzstan.** The economic crisis and worsening inter-ethnic relations pushed the first phase between 1991 to 1994. Specific ethnic groups continued to leave the country between 1995 and 2005, and continued economic crisis, political instability, and the global financial crisis has resulted in the third stage of emigration from 2006 until the present.

**Total number of migrants from Kyrgyzstan was 760,847 people in 2015.** This number accounts for 11% of all citizens of Kyrgyzstan. The top five emigration countries are Russia, Germany, Ukraine, Tajikistan, and Kazakhstan.

## 4.6. Tajikistan

**Since its independence, three defined waves of migration, primarily labor, can be identified.** Highly educated migrations employed in the health and educator sectors, as well as metallurgical, engineering, and construction industries, migrated to Russia from the early to mid-1990s. At the end of the 1990s, a large number of the rural population migrated from the devastation resulting from war. Present-day emigration from Tajikistan to Russia is primarily among the younger population aged 18 to 29 years with very little knowledge of the Russian language.

**Total number of migrants from Tajikistan was 589,748 people in 2015.** This share accounts for 6.5% of all citizens of Kyrgyzstan. The top five emigration countries are Russia, Germany, Ukraine, Kazakhstan, and Afghanistan.

## 5. Key Insights

### 5.1. Characteristics of remittances

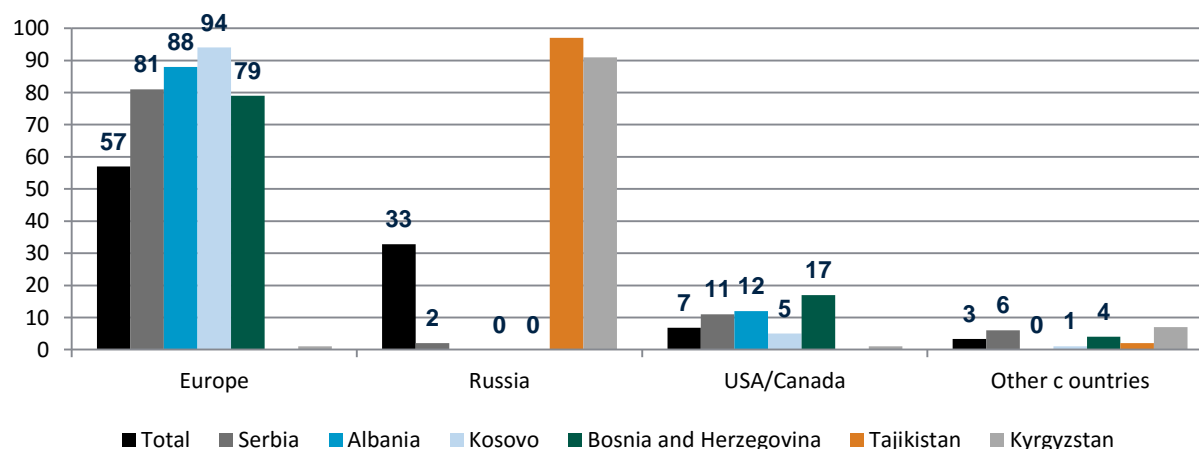
#### 5.1.1 Origin of Remittances

**A significant difference is observed in the number of remittance senders between countries in Eastern Europe and Central Asia.** Survey results show that more households in Eastern European countries than those in Central Asia had received remittances from one sender only. For instance, 91% of beneficiary households in Serbia received remittances from a single sender. However, more than a quarter of households in Tajikistan and Kyrgyzstan received remittances from two or more senders, whereas no more than one out of five households in any single Eastern European country received remittances from two or more senders over the course of the last 12 months. Further details on number of remittance senders is provided in Annex 8.5.

**Meaningful differences exist in the sending countries across the ECA countries surveyed.** Russia is the main sending country for beneficiary households in Tajikistan and Kyrgyzstan, representing 97% and 91%, respectively. Remittances from Western-European countries account for more than half of total remittances received in all studied countries, yet constitutes a larger proportion of over 80% of remittances sent to Eastern Europe. In the case of Kosovo and Serbia, remittances received from European countries account for a large majority, with a significant share sent from Germany. Similarly, 88% of respondent households in Albania received remittances predominantly from Italy and Greece. In Bosnia and Herzegovina, the money received from European countries accounts for 80% of total remittances, yet the share from USA and Canada are considerable when compared to that received by other countries. Specifically, nearly one fifth of total remittances sent to Bosnia and Herzegovina are from either of these two countries (Table 6.1.1.1a).

**Figure 5.1.1.1: Origin of remittances**

*Place of residence of remittance sender – Country; Multiple responses; Base: Total target population*





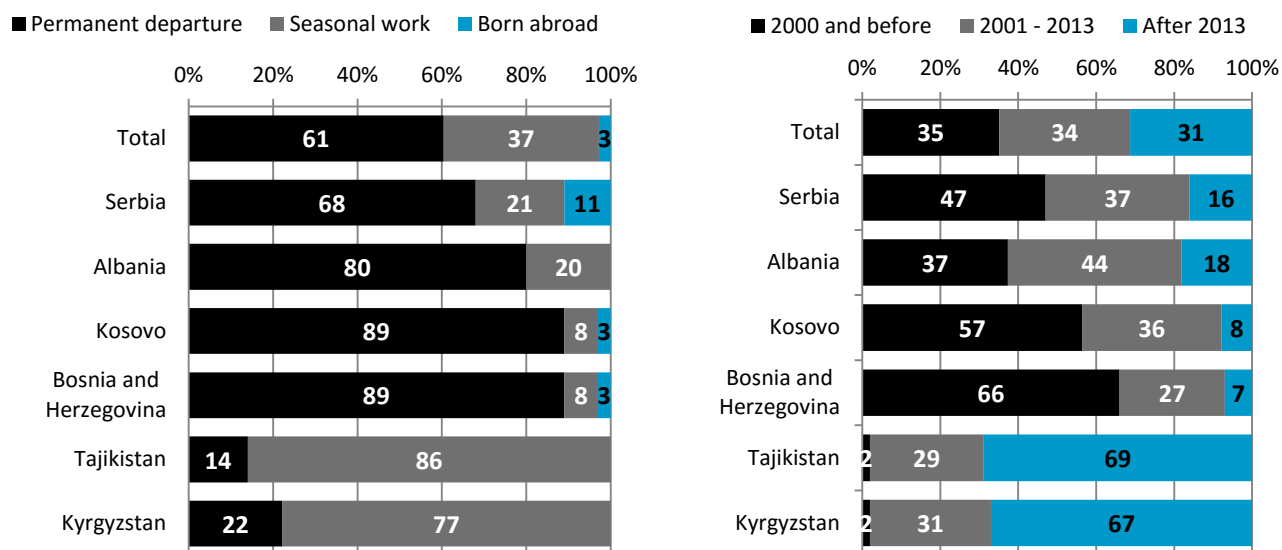
**Table 5.1.1.1a: Origin of remittances***Place of residence of remittance sender – Country; Multiple responses; Base: Total target population*

Sending countries	Recipient country					
	Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
Russia	2%	0%	0%	0%	97%	91%
Germany	21%	6%	41%	25%	0%	0%
Switzerland	8%	0%	23%	8%	0%	0%
Italy	5%	35%	5%	3%	0%	0%
Austria	20%	0%	6%	15%	0%	0%
United States of America	8%	10%	4%	14%	0%	1%
Greece	0%	32%	0%	0%	0%	0%
Sweden	4%	1%	4%	6%	0%	0%
France	6%	2%	4%	2%	0%	0%
United Kingdom	2%	8%	3%	1%	0%	0%
Slovenia	3%	0%	2%	5%	0%	0%
Canada	3%	2%	1%	3%	0%	0%
Norway	1%	0%	1%	3%	0%	0%
Australia	3%	0%	0%	2%	0%	0%
Belgium	1%	1%	1%	1%	0%	0%
Kazakhstan	0%	0%	0%	0%	1%	2%
Netherlands	1%	0%	1%	2%	0%	0%
Croatia	1%	0%	0%	3%	0%	0%
Denmark	0%	0%	0%	3%	0%	0%
Turkey	0%	0%	0%	0%	0%	3%

**The characteristics of senders residing overseas is another variation discerned across countries.** 61% of the total population of senders to respondent households are believed to have permanent resident status in their host countries. This group is also the main senders to Eastern European countries (Albania, Bosnia and Herzegovina, Serbia, and Kosovo) included in the survey. On the contrary, remittance senders to Central Asian countries are primarily seasonal workers abroad, which is the case for 86% of respondent households in Tajikistan and 77% in Kyrgyzstan. The survey shows that remittance senders to these two countries tend to have migrated after 2013, while most remittance senders to Eastern Europe left their country of origin before 2013. In line with the type of economic migration that occurred in Eastern Europe, more than half of the remittance senders originating from Serbia, Bosnia and Herzegovina, and Kosovo emigrated before the year 2000. In Albania, the majority of remittance senders emigrated between 2001 and 2013.

**Figure 5.1.1.2: Characteristic of the remittance sender's stay abroad**

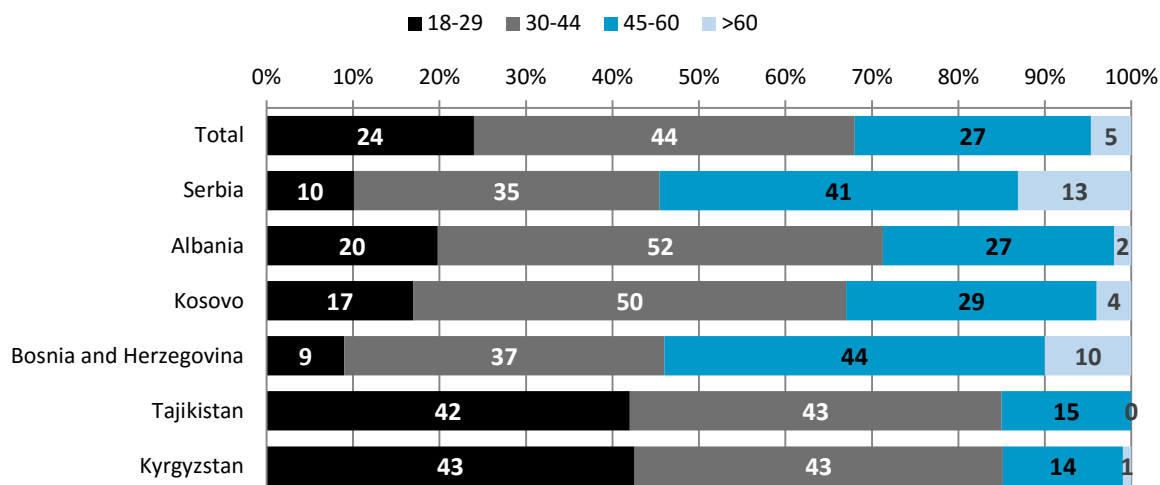
Month and year of departure of remittance sender; Base: Total target population



- A higher percentage of payments senders to the Tuzlanski canton in **Bosnia and Herzegovina** left the country after the year 2000, while half of the senders to the Republic of Srpska emigrated in the years leading up to 1992.

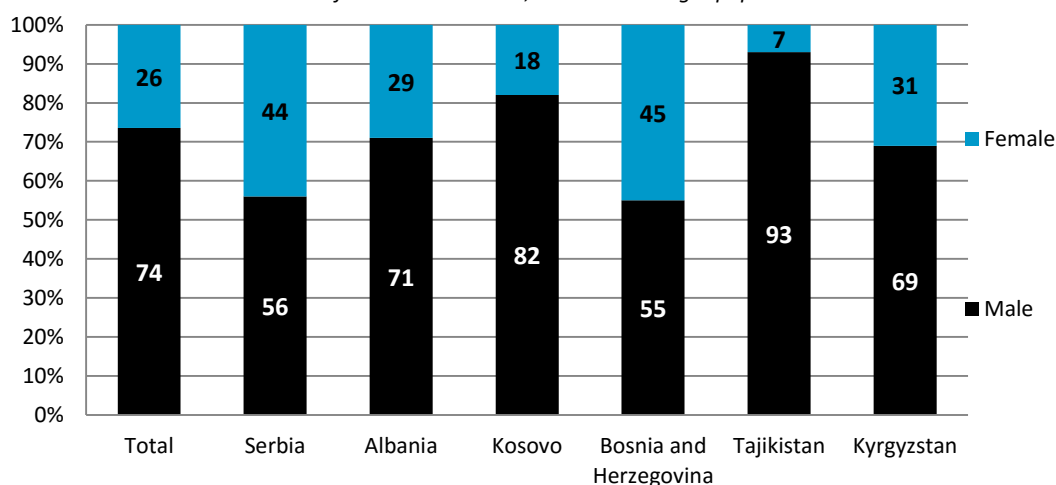
**Remittance senders from Central Asia are considerably younger than their Eastern European counterparts.** A little less than half (43%) of the remittance senders from Central Asia belong to the 18-29 age group, a much higher percentage when compared to this age group's share in Eastern European countries. The same percentage of remittance senders from Central Asia are aged between 30-44 years, resulting in a significantly lower number of remittance senders above 45 years of age. In contrast, more than half of the total population of remittance senders from both Serbia and Bosnia and Herzegovina belong to the 45+ age group, while 50% of remittance senders from Albania and Kosovo are aged between 30-44 years. These survey results correspond with the years during which remittance senders migrated from their countries of origin, as well as the type of economic migration that characterizes their stay in their host countries.

**Figure 5.1.1.3: Age of remittance senders**  
Age of remittance sender; Base: Total target population



There are noticeable gender differences among remittance senders across the observed countries. Remittance senders from all six ECA countries studied are mainly males, who account for 75% of all remittance senders, with only two countries that have a comparable share of both female and male senders. For instance, males from Tajikistan and Kyrgyzstan constitute 93% and 70% of remittance senders, respectively. More males than females are also remittance senders in Kosovo and Albania, while there is a nearly equal gender representation of remittance senders from Serbia and Bosnia and Herzegovina.

**Figure 5.1.1.4: Gender structure of remittance senders per country**  
Gender of remittance sender; Base: Total target population

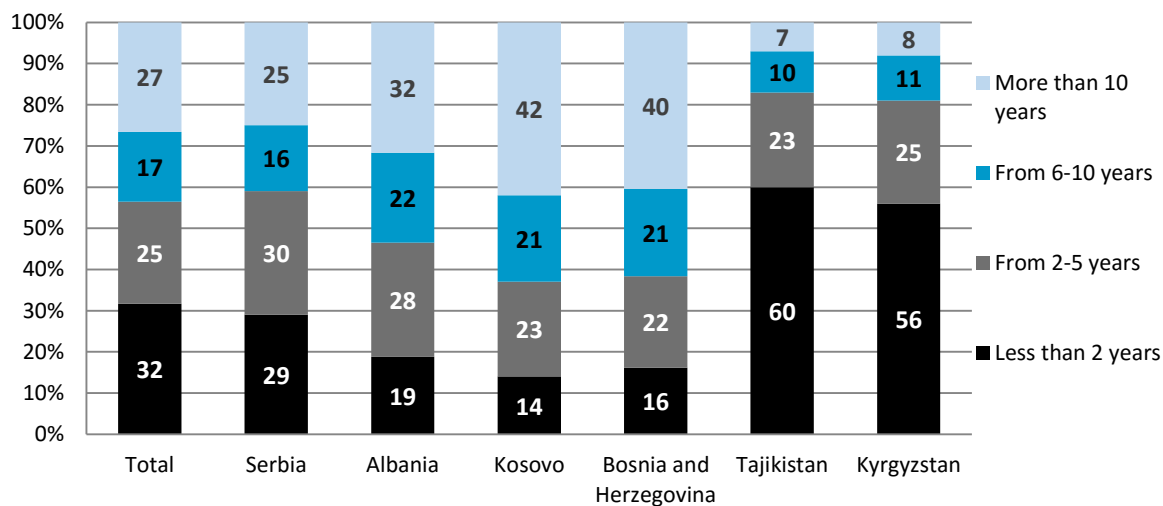


### 5.1.2 Duration and frequency of remittances

**More than half of the surveyed households have been receiving remittances for no longer than two years.** For each country, the duration of remittances receipt is determined by when the remittance sender migrated. For instance, more than half of the households in Tajikistan and Kyrgyzstan have been receiving remittances for the last two years, which fully coincides with the period during which the majority of remittance senders from these countries emigrated. Likewise, a higher percentage of surveyed households in Eastern European countries have been receiving remittances for six or more years, since most of the economic migration from this region occurred before 2001.

**Figure 5.1.2.1: Period of remittances receipt**

*How long have you been receiving remittances from abroad? Base: Total target population*

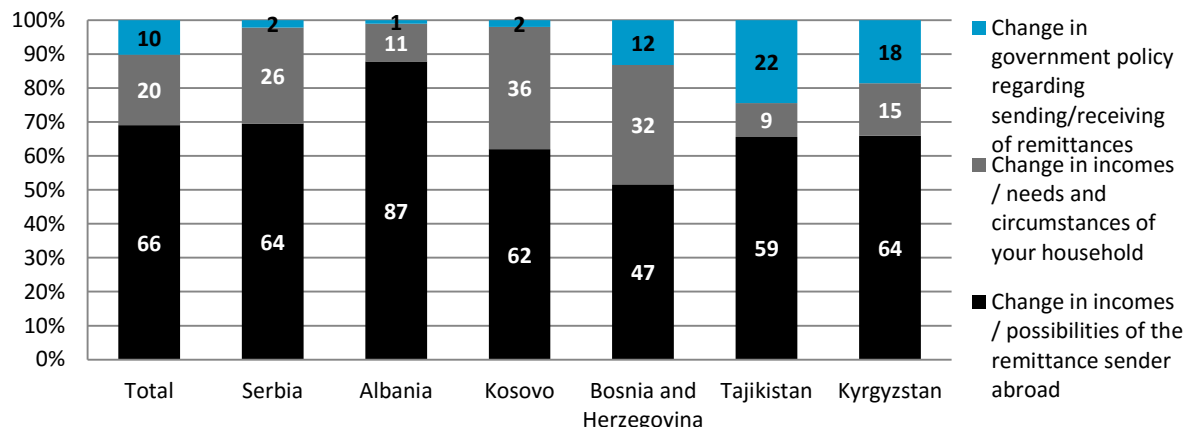


**Approximately 32% of all respondent households that receive remittances report changes in frequency and value of money received.** Of the countries observed, the fewest number of households in Serbia (14%) and Bosnia and Herzegovina (12%) report changes in the last 12 months in the frequency and amount of money received. These fluctuations occurred more for households in Albania (50%) and Tajikistan (43%). Most of the changes in remittances are a decreased payment amount and frequency in sending. More households in Albania (75%) and Kyrgyzstan (87%) report a decreased remittance amount over the last 12 months than do other surveyed countries. Across all ECA countries, 63% of households received a smaller remittance and 27% experienced a reduction in frequency of remittances (Annex 8.6).

**Changes in the frequency and amount of remittances occur for different reasons depending on the country.** For instance, 87% of Albanian households reported that changes in the sender's income is the main reason that patterns of receiving remittances changed, while regulatory changes concerning remittances in the sending or receiving country were a key factor for households in Central Asian countries. More respondents attributed changes in remittances as a result of changed circumstances of the receiving households in both Kosovo (36%) and Bosnia and Herzegovina (32%).

**Figure 5.1.2.2: Changes in frequency and value of received money - reasons**

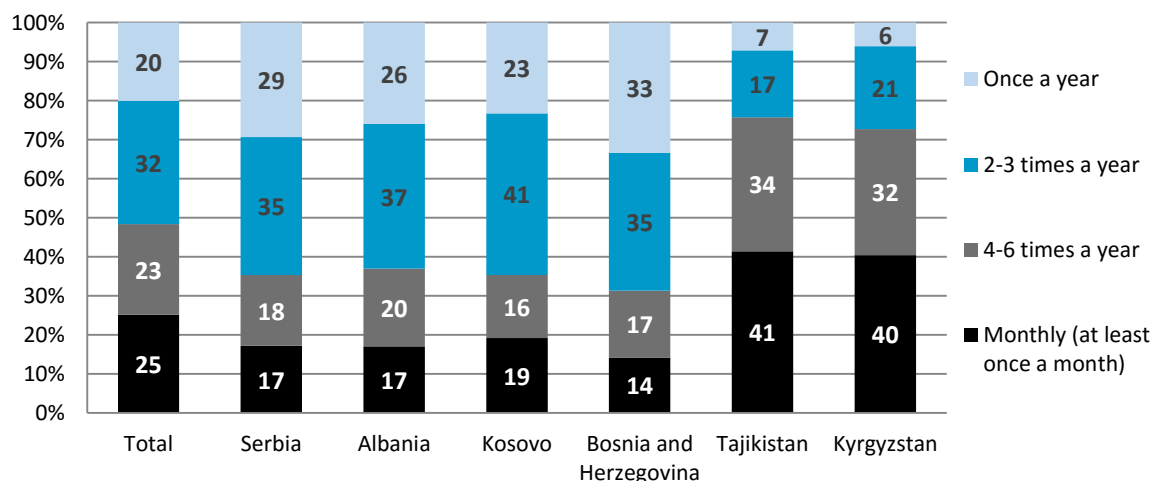
What was the main cause for these changes? Base: Those who stated that amount or frequency of received remittances from abroad changed in certain period of time (32% of target population)



There is a clear contrast in the frequency of remittance-sending between countries in Central Asia and Eastern Europe. Results suggest that the type of economic migration undertaken influences how frequently remittances are sent. For example, survey results illustrate that respondent households in Central Asia receive remittances at least quarterly, whereas remittances are received less frequently – no more than three times a year – in Eastern European households.

**Figure 5.1.2.3: Frequency of receiving remittances**

How often do you receive remittances from this person? Base: Total target population

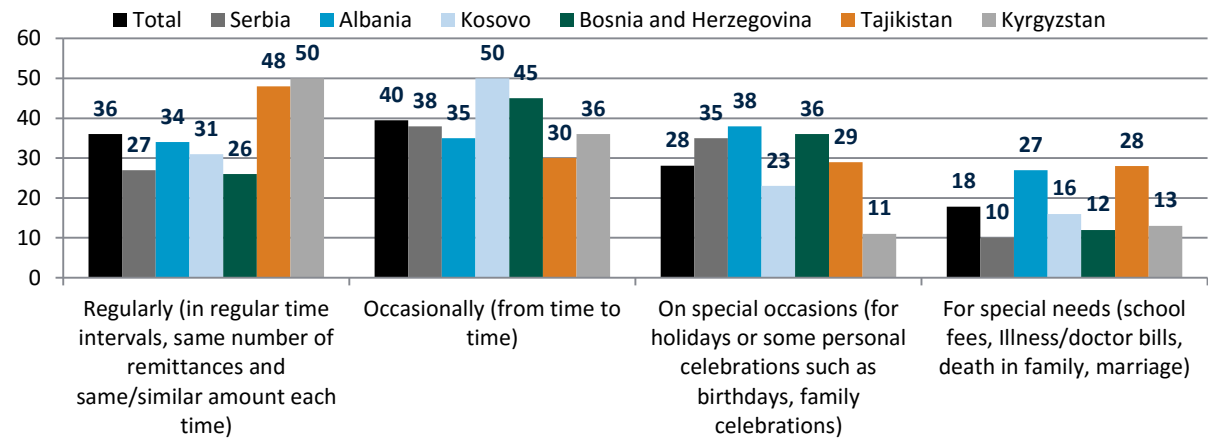


A higher percentage of households in Central Asia receive remittances regularly, while more households in Eastern Europe receive remittances for special needs and occasions. On the whole, almost half of all households surveyed receive payments on special occasions and for special needs, 40% receive remittances occasionally, and 36% in regular time intervals. It should be noted that as the questionnaire allowed for multiple responses, regular or occasional receipt of money is not exclusive of money received on special occasions and for special needs. It is not surprising that a larger portion of households in Kyrgyzstan and Tajikistan receive remittances regularly, whereas more households in Eastern Europe receive remittances occasionally for special needs and events. These results suggest that remittances not only represent a more important part of the household budget in these Central Asian countries, but also the primary source of their

economic activity. However, remittances seem to function as a supplement to receivers’ general economic status in the Eastern European countries surveyed, as payments constitute a lower percentage of their household income.

**Figure 5.1.2.4: Regularity of receiving remittances**

*Do you receive remittances on regular basis or on special occasions/needs? Multiple answers; Base: Total target population*



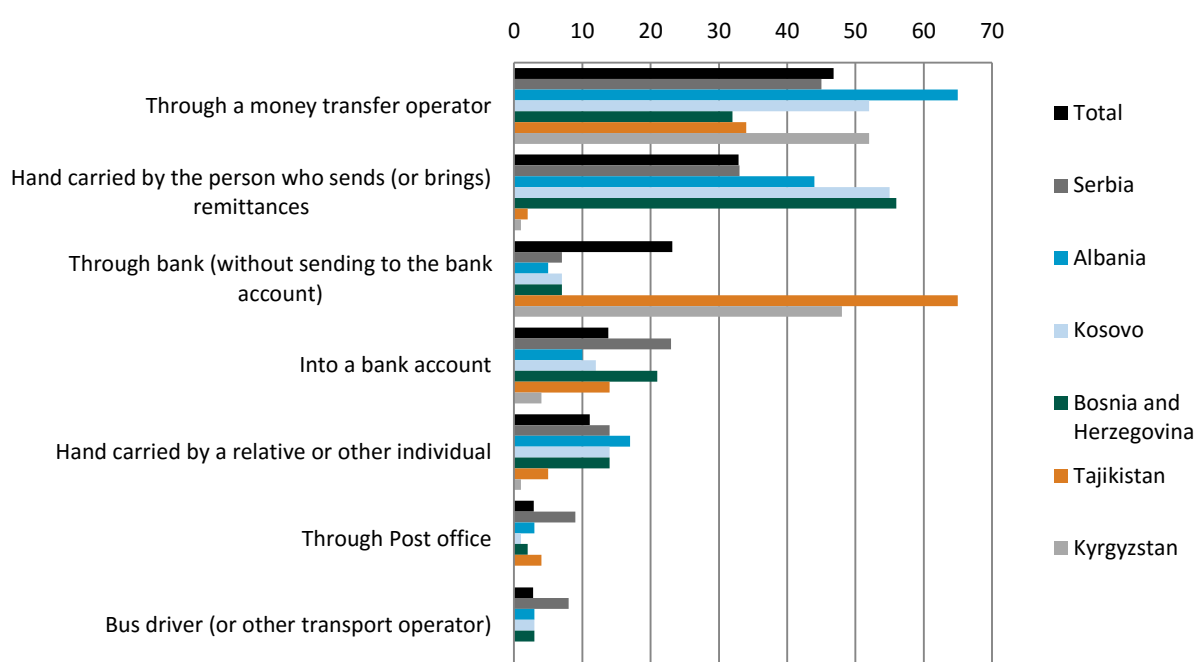
## 5.2. Remittance channels and providers

### 5.2.1 Overview of remittance channels and providers

**Distribution of remittances used during the past 12 months were through both regulated and informal channels in the countries surveyed.** Regulated channels – such as money transfer operators, banks, and post offices – were used for sending remittances by 88% of households, while half of the households also used an informal channel of personal delivery through friends, relatives, bus drivers, and/or other transport operators. It should be noted that respondents could report multiple channels of remittance receipt.

**Figure 5.2.1.1: All channels of money receipt used in the last 12 months**

*Please specify all ways of receiving remittances in the last 12 months; Multiple answers; Base: Total target population*

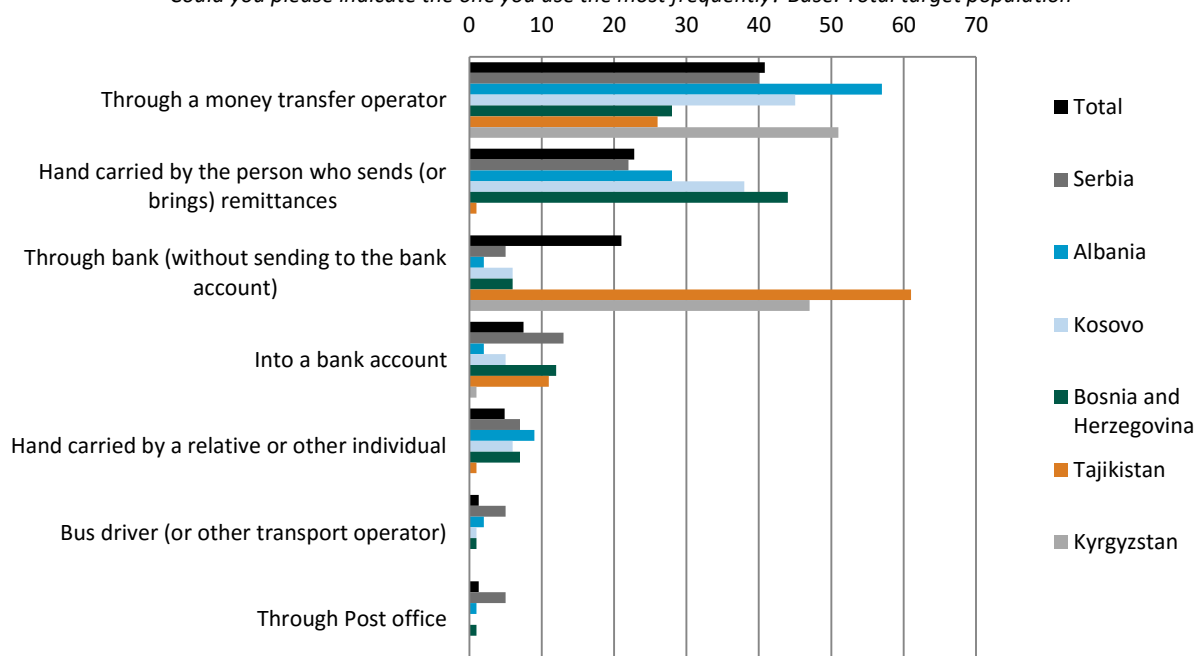


**Regulated methods are most frequently considered the preferred option to transfer remittances across the countries studied.** In Kyrgyzstan and Tajikistan, 61% of respondent households received remittances in cash at a bank branch. While 40% of households in Serbia and 45% of households in Kosovo most frequently use money transfer operators, more than half of the households did the same in Albania (57%). Contrary to these five countries, personal delivery is significantly more represented in Bosnia and Herzegovina with 44% of respondent households most frequently using this channel, while only 28% of households surveyed use money transfer operators.



**Figure 5.2.1.2: The most frequently used money receipt channel**

Could you please indicate the one you use the most frequently? Base: Total target population



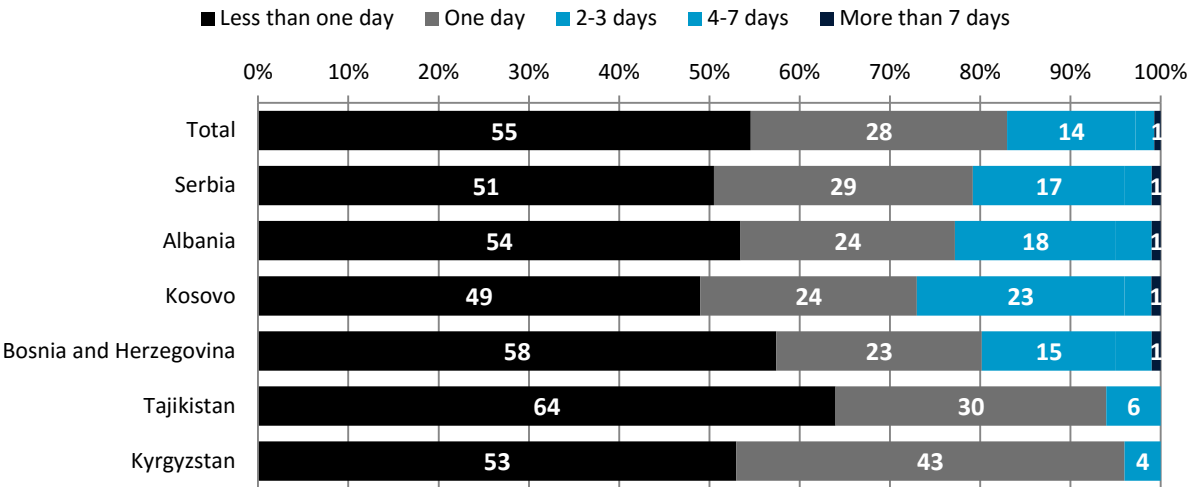
- In **Albania**, those aged 18 to 29 are considerably more likely to use money transfer operators, and applies to those who have been receiving remittances for the last two to five years. The same applies if the money is sent from the UK. However, personal delivery is more frequently used among citizens above 60 years old and those who have been receiving money for more than 10 years. This channel is also more widespread with money from Greece.
- In **Bosnia and Herzegovina**, money is usually delivered by the sender or someone else if sent from Austria, yet funds are transferred through a money transfer operator if sent from the United States of America.
- In **Kosovo**, personal delivery is more likely to be used by households whose remittances make up to 9% of their annual household income, while households whose remittances make up more than 20% of annual household income are considerably more likely to receive the money via money transfer operator.

**Among the regulated channels used to send remittances, money transfer operators are the main service providers.** Nearly half of the respondent households in all six ECA countries reported using a money transfer operator, followed by bank services (without using a bank account) used by 23% of respondents. Only 14% of respondent households received remittances directly into a bank account. Regulated channels are used by the majority of respondent households in Central Asia and by a significant share in Serbia and Albania, whereas informal personal delivery is used more in Bosnia and Herzegovina.

Respondents from all six ECA countries report that the fastest channel for remittance transfer is money transfer operators. Overall, money transfer services take less than a day in making funds available to the receiver in more than 50% of cases. Survey results show that the speed of service is defined by the type of service or service provider being used to complete the transaction. Money transfer operators allow the remittances to be available within 24 hours from the moment of sending.

**Figure 5.2.1.3: Time needed for receipt of remittances starting from the moment of sending**

Starting from the moment of sending, how long it usually takes you to receive the cash remittance? Base: Total target population



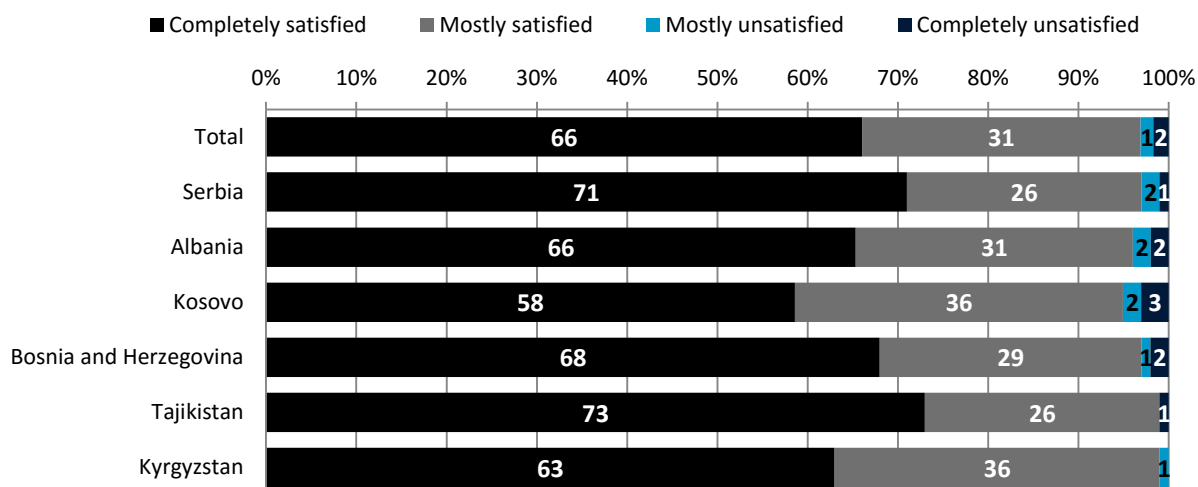
### 5.2.2 Remittance Providers and Channels Satisfaction

Most respondents are satisfied with the transfer system they use most, irrespective of the channel used. 97% of all households that have received remittances in the past 12 months are satisfied with their most commonly used money transfer method. Those who are not satisfied (3%) single out high money transfer fees as the main reason for their dissatisfaction. The fee typically amounts to 7.5% of the total remittance sum. However, regardless of remittance provider used, 91% of remittance receivers do not pay a fee when withdrawing remittances. In all countries studied, remittances are mainly withdrawn in cash (96%) upon receipt. Additional information on fees and the different currencies in which remittances are received can be found in Annex 8.7.

Reliability, safety, efficiency, and transfer speed are cited as the top reasons for choosing a preferred method of transfer by respondents. Each method of remittance transfer is characterized by different motives for usage. For instance, personal delivery by the sender or someone else is preferred since it is considered to be reliable and the least costly. On the other hand, money transfer via bank, bank account, and services of money transfer operators are described as reliable and safe, as well as fast and efficient.

**Figure 5.2.2.1: Level of satisfaction with the most commonly selected method of money transfer**

Overall, to what extent are you satisfied with the method of remittance transfer that you use the most frequently? Base: Total target population



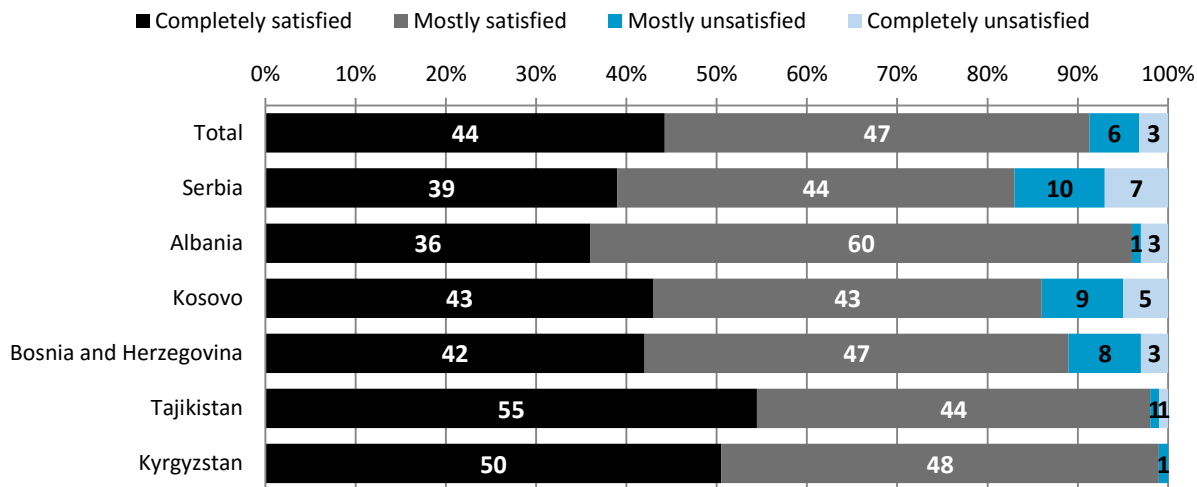
**A significant majority (97%) of remittance beneficiaries report that they have never experienced any problems with money receipt.** For those who had experienced difficulties with receipt of money, 75% of recipients were able to resolve the issue in an average of three days. While more than half of the recipients who had problems with receiving remittances were informed of the procedures for resolving these problems, one third of them state not knowing these procedures and a little more than 10% report that the remittance service provider did not define such procedures. Problems with remittance receipt had yet to be resolved for roughly 20% of recipients who reported experiencing these issues.

**A large majority (87%) of remittance recipients who have faced problems with money receipt report that they are still satisfied.** More than half of this group have not changed remittance service providers, whereas approximately 20% of recipients who have experienced problems were prompted to change to a different remittance provider.

**There is high satisfaction with bank services among households that have not used them for remittance purposes in the past 12 months, but have previously used these services in the past.** Overall satisfaction with bank services is very high among all the ECA countries studied, with satisfaction particularly high in Tajikistan, Kyrgyzstan, and Albania (Figure 5.3.1.7). In addition, when respondents were asked to assess the negative aspects of money transfer through banks, more than 75% of households who had previously used bank services for remittance transfers reported no negative experience. However, when negative experience was reported, 17% cited high money transfer costs as the leading reason for their dissatisfaction (Annex 8.7).

**Figure 5.2.2.2: Level of satisfaction with bank services used for money transfer**

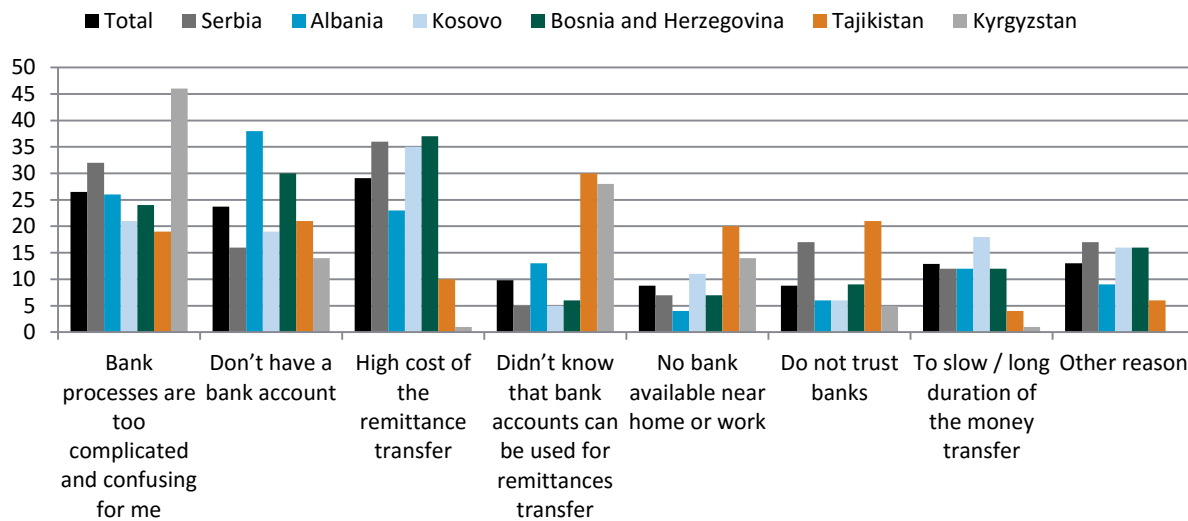
How satisfied were you with using a bank for remittances transfer? Base: Those who used banks to receive remittances in the past (20% of target population)



Among households that have not used bank services for money transfer in the past 12 months, fewer households in Eastern Europe tend to have ever used these services as remittance providers than those in Central Asia. Among the countries surveyed, Tajikistan had the highest proportion of households (65%) that had ever used services of banks or other financial institutions, followed by 43% of households in Kyrgyzstan (Annex 8.7). Within the Eastern European countries surveyed, the number of households that had ever used bank services for remittances were lower, with 24% of households on average having ever used a bank service previously.

**High costs for money transfer was the main reason for not having previously used a bank-based remittance service.** Among the 51% of households that have not previously used bank-based remittance services, this reason was cited by 29% of respondents, followed by complicated bank procedures and lack of a bank account in respondents' reluctance to use bank-based money transfer services.

**Figure 5.2.2.3: Reasons for not using banks or other financial institutions in the money transfer process**  
*Why didn't you use banks for remittances transfer? Multiple answers; Base: Those who never used banks for remittances transfer (51% of target population)*



**Households that have never used bank services for money transfers would most likely consider using banks if costs were lower.** 36% of respondents would consider using bank services if money transfer costs were lower, followed by simpler procedures of receiving and sending remittances (22%), and quicker money transfers (17%). However, one third of households reported that use of bank services as remittance providers would not be considered. Survey results indicate that the percentage of households that would never consider banks as remittance providers is higher in Serbia, Albania, and Bosnia and Herzegovina in comparison to the remainder of the surveyed countries.

**Factors that could influence bank service usage for remittances vary by country.** For instance, households in Kosovo that have never used bank services for remittances are more likely to highlight the significance of more transparent and lower money transfer costs as influencing factors for bank service usage. The security and safety of transfer methods are important factors for households in Tajikistan, while respondents from Kyrgyzstan are more likely to focus on the need for simpler procedures for receiving and sending remittances.

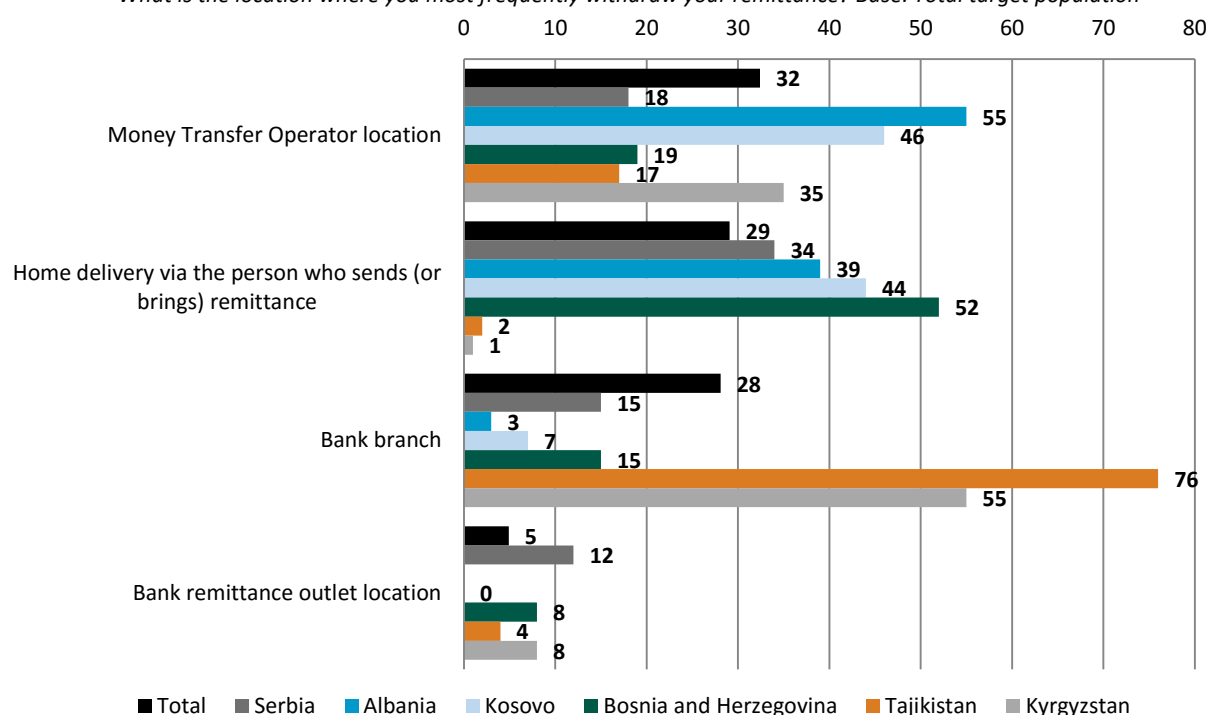
**However, this survey suggests that households that have no desire to use banks as remittance providers usually do not take other financial institutions into consideration.** 72% of respondent households report that they will not consider any other financial institution as an alternative to banks. Financial institutions whose services these households may use are post offices (19%) and exchange offices (7%). Additional data is provided in Annex 8.7. Respondents' usage of additional bank products not related to remittances are also outlined in Annex

### 5.2.3 Usage of and access to remittances withdrawal locations

The most frequently visited locations for receiving remittances in all ECA countries are money transfer operators (32%). This location is followed by home delivery by the remittance sender or another person at 29%, and a nearly equal percentage visiting bank branches. Money transfer operators are more frequently visited relative to other locations by households in Albania, whereas home delivery services are relatively more visited in Serbia and Bosnia and Herzegovina. Both locations are visited in equal frequency in Kosovo. Remittance receivers in Tajikistan and Kyrgyzstan usually visit bank branches or money transfer operator offices in accordance with their primary regulated money transfer method used.

**Figure 5.2.3.1: Locations where remittances are most frequently withdrawn**

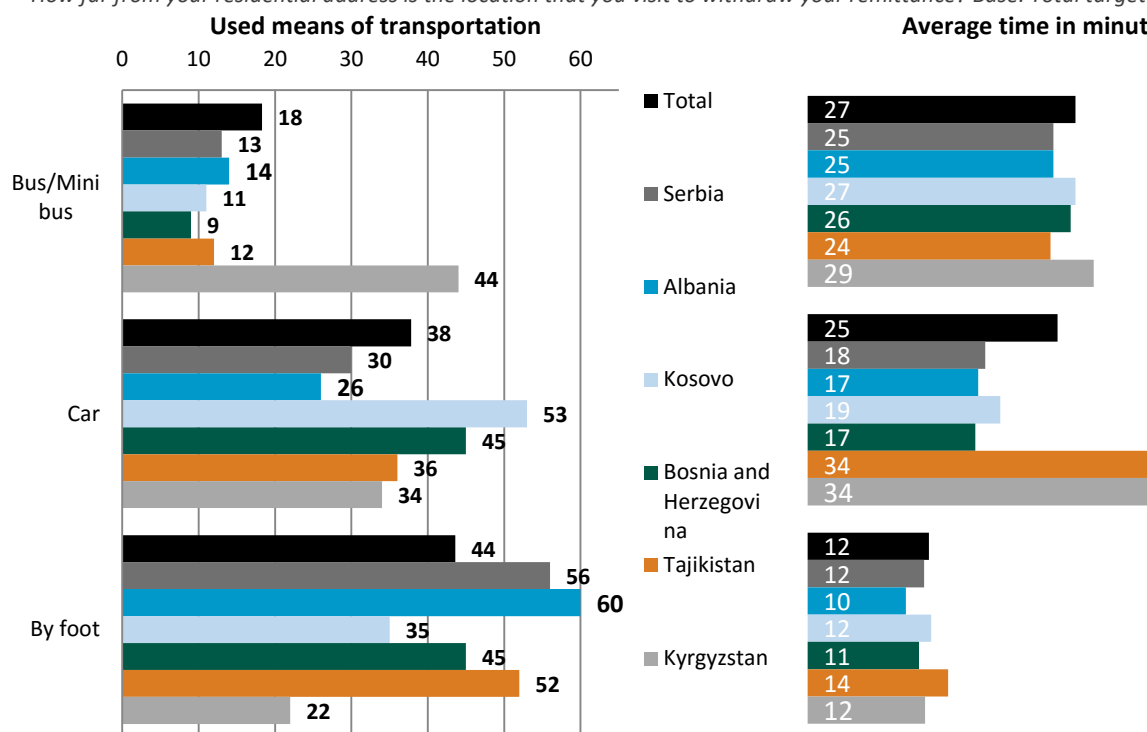
What is the location where you most frequently withdraw your remittance? Base: Total target population



The most common means to reach a location where remittances are withdrawn is by foot. 43% of respondents walk to their remittance pay-out location, while cars are used by 37% and a bus used by 18%. Travel time to the nearest location for those who walk is usually 12 minutes, whereas it takes an average of 26 minutes when traveling by car or bus.

**Figure 5.2.3.2: Means of transportation and average time needed to reach location to withdraw remittances**

*How far from your residential address is the location that you visit to withdraw your remittance? Base: Total target population*



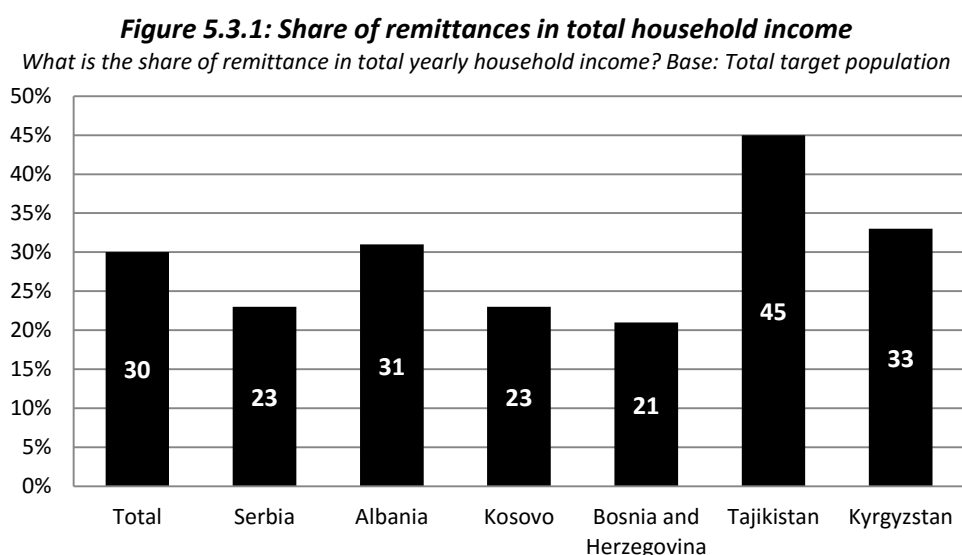
**When reached, remittance pay-out locations are almost always available.** 92% of households that visit a pay-out location to receive remittances state that they are always open during working hours. Locations have been closed on at least 1-3 occasions for merely 7% of respondents, and even a smaller percentage of respondents (1%) report that pay-out locations have been closed on more than three occasions during working hours. In addition, respondents rarely have to visit pay-out locations more than once for withdrawal of the entire sum, since these locations typically carry the full amount of money needed. Additional data regarding availability of pay-out locations is provided in Annex 8.8.

**About half of remittance receivers who visit a pay-out location wait in line for 15 minutes, on average, to complete their transaction.** Waiting in line is more common in Serbia, where almost 75% of households wait in line for 12 minutes on average. In the Eastern European countries, the average waiting time is 12 minutes, with the exception of Albania, where waiting time is 8 minutes. Kyrgyzstan and Tajikistan have the longest waiting times among the countries surveyed, with an average waiting time of 18 minutes. For further information on general accessibility and usage of ATMs and bill payment kiosks unrelated to remittances for respondents in ECA countries, please refer to Annex 8.10.



### 5.3. Impact of remittances on household income

**Remittances account for approximately 30% of total household income.** Additionally, remittances are the only source of income for 14% of households that receive money from abroad in ECA region countries. In Eastern European countries, the remittances share of total household income range from 21% to 30%. This share is slightly higher in Kyrgyzstan, whereas it is particularly high in Tajikistan at 45%. Other sources of income for remittance receivers in the surveyed countries are outlined in detail in Annex 8.11.

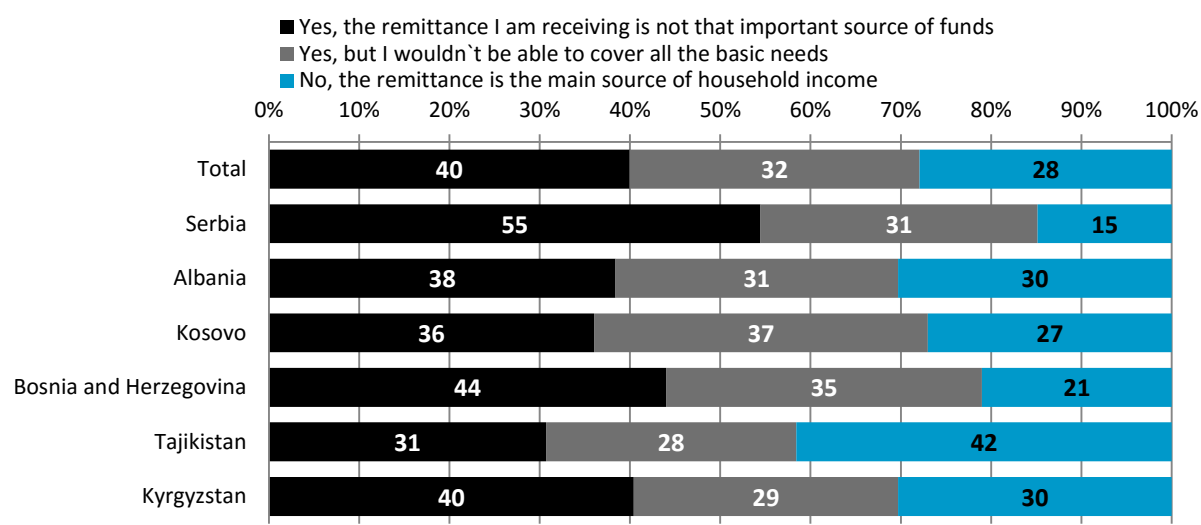


- Observed regionally, within Livanjski canton and north of the Republic of Srpska in **Bosnia and Herzegovina** there is a higher percentage of the households where the remittances of one sender constitute more than 20% of total household income (35% in Livanjski canton and 30% in the north of the Republic of Srpska).
- In **Kosovo** there is a significant difference in the share of remittances in total household income among various regions. The biggest share of remittances in household income is recorded in the households in the southwest region of the country, where the survey registers 41% of the households where the share of remittances from one sender is more than 20% of total annual household income. In contrast to that, in the southeast the survey registers almost half of households surveyed where remittances constitute less than 9% of annual household income.

**Remittances primarily contribute to meeting households' basic needs.** They also contribute toward purchasing consumer goods, household products, appliances, and groceries, followed by settling of medical expenses and covering education costs of household members. Only 40% of households could fully cover their basic needs if they were to stop receiving remittances, while one third of households could partially cover their basic needs. Money sent from abroad is the main source of income for 28% of households surveyed. A lower percentage of households in Eastern Europe are dependent on remittances as their main source of income than in Central Asian households (42%).

**Figure 5.3.2: Influence of remittances in covering basic family needs**

Would you be able to cover your basic family needs if the received remittances by members of the HH didn't come for a certain period of time? Base: Total target population



**There is a link between the frequency of receiving remittances and the structure of costs which are covered from this source.** For example, in Serbia, Bosnia and Herzegovina, and Albania, where percentage of remittances received regularly is somewhat lower, this money is primarily used to cover the cost of utilities, vacations, and saving. In Kosovo, where a higher percentage of occasional remittances is recorded, remittances are used to cover emergency costs and transport equipment purchase. In contrast to Eastern European countries, remittances in Tajikistan are used for covering the cost of basic household needs such as consumer goods, medical bills, and education costs of the household members. In Kyrgyzstan, money received from abroad is mostly used for the purchase of consumer goods. Interestingly, survey respondents in Kyrgyzstan also use this money for various investments in real estate to a much higher degree when compared to other countries.

**Table 5.3.3: Usage of remittances – top three purposes**

What purpose do you use the received remittances from abroad for? Base: Total target population

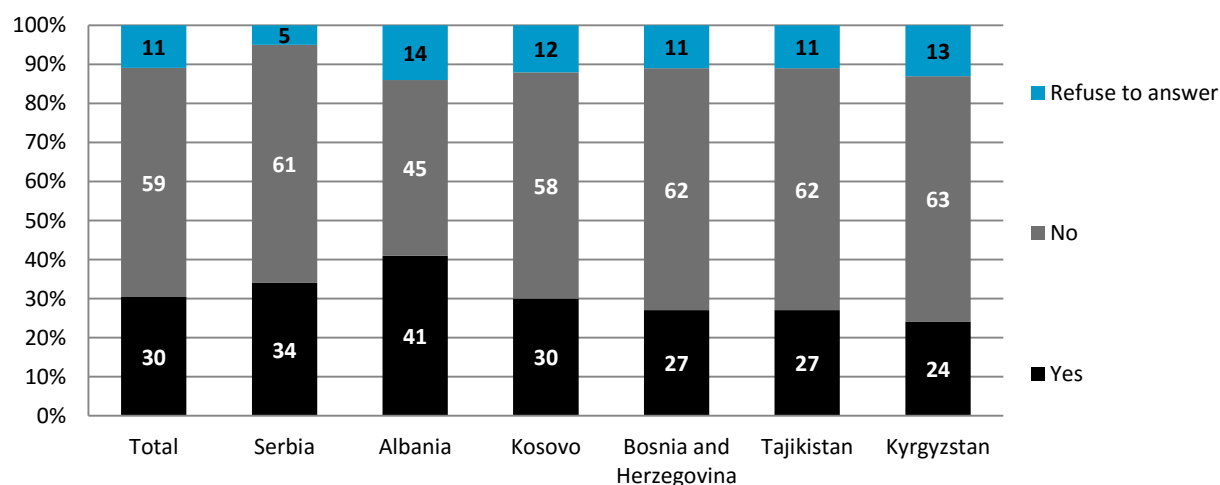
	Total	Albania	Kosovo	Serbia	Bosnia and Herzegovina	Kyrgyzstan	Tajikistan
FMCG, HH product, appliances, and goods	78,7	67	81	74	77	85	84
Health	53,2	52	58	33	54	43	72
Education	37,2	32	50	18	27	32	51
Emergencies (e.g. illness, accident, disaster)	18,3	31	25	17	19	9	8
Investments: Buying a flat or a house, construction, renovation and major repairs at home or apartment	15,3	9	14	14	11	28	17

Rent/ housing costs/ debt payment	<b>14,4</b>	9	9	24	23	10	15
Transport equipment	<b>13,2</b>	8	17	5	14	11	20
Holidays, vacations, traveling	<b>10,5</b>	21	9	20	12	2	2
Savings	<b>10,4</b>	18	8	11	14	9	6
Investing in business activities: Agricultural production, Entrepreneurial activity	<b>8,7</b>	5	8	10	10	16	5

**Habits of saving money for major purchases, emergencies, and special occasions are not very developed in the interviewed receiving households.** Fewer than one third of households claim to have some money set aside for these purposes. The practice of saving for special occasions is somewhat more widespread among Albanian households, where 41% of them claim to set aside some money for saving purposes. Despite the fact that saving is not a widespread practice among remittance-receiving households, those who do save set aside money occasionally, when their incomes allow them (Figure 5.3.5). Households in Tajikistan, for instance, emphasize the importance of remittance for saving practices, and state that they are able to always save some money when they receive remittances from abroad.

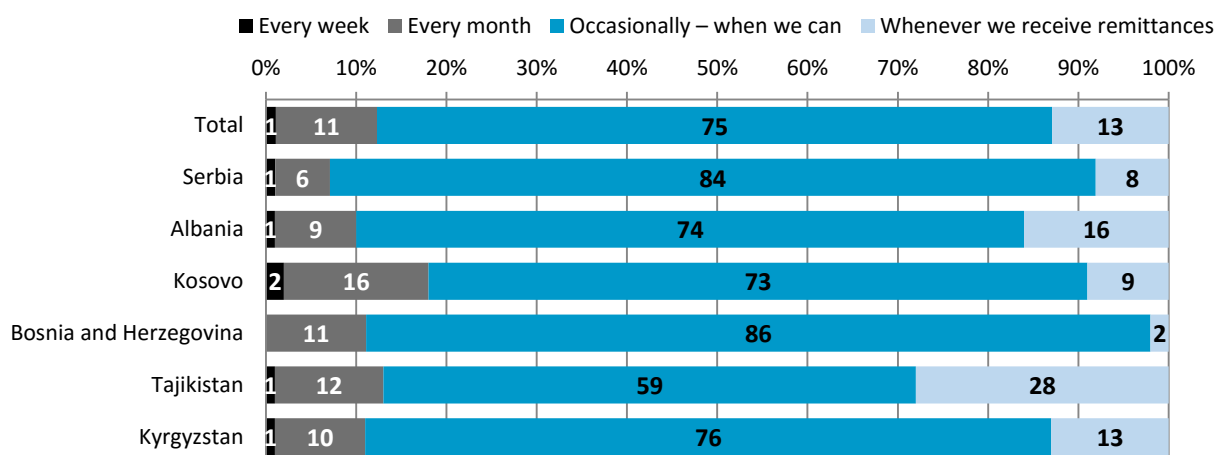
**Figure 5.3.4: Savings**

*Does your household save any money / funds for major purchases, emergencies, school fees, special occasions (weddings, funerals, etc.)? Base: Total target population*



**Figure 5.3.5: Frequency of saving**

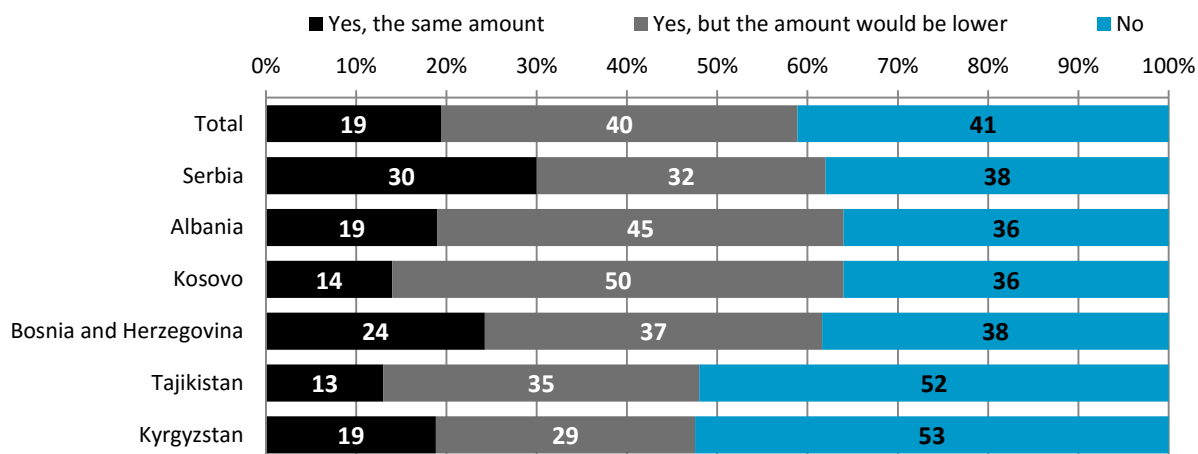
How often is your household able to save some money? Base: Those who save money (30% of target population)



**Remittances positively influence the ability to save for a large number of surveyed households.** 41% of surveyed households that save money claim they would not be able to put aside savings if they did not receive remittances, with a higher share of households in Central Asia belonging to this group. Survey results also show that the money amount saved will be lower without remittances for 40% of all households. However, 19% of remittance recipients report that they will still be able to save the same amount without remittances.

**Figure 5.3.6: Influence of remittances on saving**

Would you be able to save some money in case you did not receive remittances? Base: Those who save money (30% of target population)



## 5.4. Sending remittances abroad

**Only 2% of the population of remittance receivers in the surveyed ECA countries have sent money abroad over the past 12 months.** As the number of remittance receivers who also send money abroad comprises a minimal share of respondents, the country-specific findings outlined in this section serve only as examples and cannot be used to form definitive conclusions concerning money-sending behaviors of remittance receivers. Kyrgyzstan and Serbia have the largest share of remittance receivers of 4% who have also sent money abroad, with an even smaller share of remittance receivers in the remaining ECA countries having done the same. Remittance receivers who send money abroad do so very rarely, with 43% sending once a year and 27% sending two to three times a year. The amount of money sent abroad has not changed during the course of this period for 75% of senders.

**Money transfer operators and banks are the main services used to send money abroad.** However, remittance receivers in Central Asia are somewhat more likely to use banks than those in Eastern Europe. In line with the predominant sending method, locations most visited for money transfer are bank branch offices (45%), followed by branch offices of money transfer operators and post offices. Half of the senders obtained information orally on the money-sending method, while one fourth was informed through the internet.

**Speed (44%) and reliability (20%) are cited as the main advantages of using money transfer operators and banks for sending money abroad.** Half of the those who send remittances report that their most commonly used method of sending money has no flaws and the majority had faced no problems in the money-sending process. For those who did experience problems, the duration it took to send the money was cited as an issue, with the money transfer having taken longer than anticipated. For 60% of remittance senders, money was available for the receiver in less than a day, while it took one day for nearly one out of four senders. Another issue reported is high costs associated with sending remittances, particularly sending fees (80%) and foreign exchange margins for a much smaller share of respondents.

## 6. Conclusions

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**This survey on remittance beneficiaries in six countries of Eastern Europe and Central Asia provides a baseline assessment of their respective remittance environments.** The following key findings can be highlighted.

- **Money transfer operators are the main remittance service providers among regulated channels used in the six countries surveyed.** 47% of respondent households across all six countries surveyed reported using a money transfer operator to receive remittances. However, an equally high share of senders relies on cash carried across border by themselves, a friend or relative, or a bus driver. Transfers to a bank or other type of account are limited to less than 15%.
- **Most respondents are satisfied with their preferred transfer service, regardless of the channel used.** 97% of all households that have received remittances in the past 12 months are satisfied with their most commonly used money transfer method. Moreover, the same proportion of remittance beneficiaries have never experienced any issues with receiving their funds. For those who did experience difficulties, 75% of recipients were able to resolve the issue within approximately three days.
- **Remittances account for 30% of total household income across all six countries.** Remittances primarily contribute to meeting households' basic needs. Not only do remittances contribute toward purchasing consumer goods, household products, appliances, and groceries, but also settling medical expenses and covering education costs. Only 40% of households could fully cover their basic needs if they were to stop receiving remittances. Remittances are the main source of income for 28% of households surveyed.
- **Money-saving habits are not very developed in remittance-receiving households.** Despite the fact that saving is not a widespread practice among remittance beneficiaries, those who do save set aside money occasionally whenever possible.
- **Regardless, remittances positively influence the ability to save for a large number of surveyed households.** 41% of surveyed households that save money claim they would not be able to put aside savings if they did not receive remittances, with a higher share of households in Central Asia belonging to this group. Survey results also show that the money amount saved will be lower without remittances for 40% of all households.

## 7. Annexes

### 7.1. Background on Methodology

#### 7.1.2 Survey instrument preparation

The structure of survey instrument is presented in the following table:

Section	Topics covered
<b>Introductory questions</b>	<ul style="list-style-type: none"> <li>• Demographic profile of remittance senders</li> <li>• Place of residence of remittance sender</li> <li>• Frequency of receiving remittances from each remittance sender</li> <li>• Share of remittance received from each remittance sender in total yearly household income</li> </ul>
<b>Remittance transfer –frequency, method and amounts</b>	<ul style="list-style-type: none"> <li>• Duration and regularity of receiving remittances</li> <li>• Ways of receiving remittances in the last 12 months</li> <li>• Main reasons for selecting the most frequent way of remittances transfer</li> <li>• Satisfaction with the most frequent way of remittance transfer</li> <li>• Currency in which remittances are received</li> <li>• Amount received from abroad in the last 12 months – total and average</li> <li>• Changes of amount or frequency of received remittances from abroad certain period of time</li> </ul>
<b>Remittance transfer method used most frequently</b>	<ul style="list-style-type: none"> <li>• The most frequent location where remittances are withdrawn</li> <li>• Time needed to reach location and means of transport used</li> <li>• Waiting in line within location</li> <li>• Needed time to receive remittance (starting from the moment of sending)</li> <li>• Notification about received remittance</li> <li>• Payment of commissions and fees</li> <li>• Currency of remittance</li> <li>• Issues with receiving remittances from abroad</li> </ul>
<b>Usage of received remittances from abroad</b>	<ul style="list-style-type: none"> <li>• Contribution of remittances to overall HH income</li> <li>• Other sources of income within household</li> <li>• Savings</li> </ul>
<b>Usage of bank account and products</b>	<ul style="list-style-type: none"> <li>• Access to bank account</li> <li>• Usage of bank account</li> <li>• Usage of payment card</li> <li>• Using banks for remittances transfer and experience</li> <li>• Possessing of other banking products</li> <li>• Presence of ATM in the area and usage</li> <li>• Presence of billing kiosks in the area and usage</li> </ul>
<b>Sending remittances</b>	<ul style="list-style-type: none"> <li>• Sending remittances abroad in the last 12 months</li> <li>• Method of sending remittance in the last 12 months</li> <li>• Advantages and disadvantages of the most common method of sending remittances</li> <li>• Amounts sent abroad</li> <li>• Costs for sending</li> <li>• Problems with method of money transfer</li> <li>• Payment of commissions and fees</li> <li>• Changes of amount or frequency of sent remittances from abroad certain period of time</li> </ul>



### 7.1.3 Survey instrument translation

**The questionnaire was translated to local languages by translators from local country teams based on the final questionnaire in English.** All other materials, such as the interviewers' manuals, were translated to local languages based on the final materials in English.

In the countries with more than one official language, the source questionnaire was translated into most of the languages. The list of languages used in each country is provided in the table below:

COUNTRY	Languages
Albania	Albanian
Kosovo	Albanian, Serbian
Serbia	Serbian
Bosnia and Herzegovina	Bosnian
Kyrgyz Republic	Russian/Kyrgyz
Tajikistan	Russian/Tajik

### 7.1.4 Pre-testing of survey instrument

**A pre-test of the survey instrument was conducted in all countries on the sample of 10 remittance recipients.** This pre-test helped to ensure that the questionnaire is able to collect valid, reliable, and comparable information across the different countries of interest. Furthermore, a pre-test provided a final check on the translations. In the countries where more than one language of the questionnaire was planned, pre-testing included testing of all language versions.

Within the pre-test, the respondents were selected from different groups:

- persons who received remittance from one person from abroad in the last 12 months
- persons who received remittance from two or more persons from abroad in the last 12 months
- persons who received remittances from abroad through a bank, Western Union, or other “electronic” transfer (mobile money, mobile phone account, payment card, etc.)
- persons who received remittances from abroad through personal delivery either by the remittance sender or other person

### 7.1.5 Method of data collection

For the data collection process, the SM-S program was used for Albania, Kosovo, and Serbia, whereas a local script was used for Kyrgyzstan and Tajikistan. The CAPI software used in each country allowed various logic and consistency checks to be built into the script.

## 7.1.6 Sampling

### 7.1.6.1 Introduction

**A random probability sampling was used with precise rules for selection of households and respondents.**

The first step in sample design was creation of sample for total population aged 18 and more years based on random representative approach. Within the sample created as a representation for the total population of selected countries, households were visited using a random walk procedure within selected clusters in order to locate households that are remittance recipients.

The interviewer within each selected cluster performed the random route procedure from one starting address (randomly selected), selects every *nth* address from the specified starting point and attempt to locate and contact a remittance recipient from that address. If a remittance recipient was successfully found, the interviewer conducted the in-person interview with the household member. In case that in address selected by random route there is no remittance recipient, interviewer records this information and following defined `step` continues with search for remittance recipient on other address.

The following were achieved with these steps:

- Identify a representative sample for population of households with at least one remittance recipient;
- Obtain precise data about share of households with at least one remittance recipient in total population of households in selected countries; and as a result,
- Obtain reliable data about behaviors, attitudes, and levels of satisfaction of remittance recipients in selected countries.

### 7.1.6.2 Sampling coverage

Coverage describes the proportion of the survey's target population that is actually included in the survey (the survey population). Since the sample design used general population data, sample coverage for population of remittance beneficiaries corresponds to the sample coverage for total population.

The table below provides the coverage and reasons for exclusion (if any) for all of the survey countries.

Conducted surveys covered the entire territory of the project countries, with the exception of areas which are deemed unsafe for fieldwork and which are usually not included in survey research projects, such as areas of recent military conflicts, insecure regions, or areas that are prohibitively remote. The coverage is calculated based on official population data which gives the proportion of the adult population living in the excluded areas.

COUNTRY	DATA SOURCE FOR SAMPLE DESIGN (F2F)	% OF POPULATION COVERED	EXCLUSIONS FROM COVERAGE (IF APPLICABLE)
Albania	Census 2011. data	0,5%	Inhabitants of poorly accessible, remote parts of the country
Kosovo	Census 2011. data	0,5%	Inhabitants of poorly accessible, remote parts of the country
Serbia	Census 2011. data	0.5%	Inhabitants of poorly accessible, remote parts of the country
Kyrgyz Republic	Statistical Committee	0%	
Tajikistan	Statistical Committee	0%	

### 7.1.6.3 Description of sampling procedure

**To achieve representativeness of survey results, random probability sample design was used.** In Serbia, Albania, Bosnia and Herzegovina, and Kosovo (Eastern European countries) three-stage stratified sample design was used. In Tajikistan and Kyrgyzstan (Central Asian countries), four-staged stratified sample design was used due to lack of proper sampling frame.

The sample selection in three-stage design included the following stages:

- **Stage 1:** Stratification and selection of Primary Sampling Units (PSUs) - clusters
- **Stage 2:** Selection of households
- **Stage 3:** Selection of respondents in the households (person who most frequently picks up the money)

The sample selection in four-stage design included the following stages:

- **Stage 1:** Stratification and selection of Primary Sampling Units (PSUs) - settlements
- **Stage 2:** Selection of Secondary Sampling Units (SSUs) - clusters
- **Stage 3:** Selection of households
- **Stage 4:** Selection of respondents in the households

### 7.1.6.4 Estimation of percentage of remittance recipients and total sample size

In the process of sample design, the first step was estimate the percentage of remittance recipients within total population of survey countries. Estimation was done based on data that were available at the moment of project preparation. On the basis of percentage of remittance recipients and planned number of interviews with remittance recipients (effective sample size), total sample size was determined for each country. Total sample size was defined as total number of successful contacts in which it was determined that there were no remittance recipients or interview is completed<sup>3</sup> (outcomes 51 and 62 in contact sheet).

<sup>3</sup> From this calculation, outcome where eligibility is not known or where eligibility was determined but interview was not completed (due to refusal, unavailability of respondent) were excluded since it was assumed that these outcomes are equally present in both remittance and non-remittance population

COUNTRY	Effective sample size	Estimation of % remittance recipients in total population	Total sample size
Albania	800	25%	3200
Kosovo	800	20%	4000
Serbia	800	10%	8000
Bosnia and Herzegovina	800	12.5%	6400
Kyrgyz Republic	800	10%	8000
Tajikistan	800	9%	9000

Due to the lack of information about geographical dispersion of remittance beneficiaries and objective to have wide geographical coverage within each country, it was determined that in each cluster 20 successful contacts (outcomes 51 and 62) should be achieved. Within each cluster, interviewers visited households selected using random route technique until they reached 20 households in total with codes 51 ("There is no remittance receiver in household/No eligible respondents") and 62 ("Completed interview").

#### 7.1.6.5 Stratification

The samples for each country were stratified proportionately to size of geographical regions and degree of urbanization to increase the precision of survey estimates, since the dependency between measured variable(s) and those strata was presumed. Stratification of the clusters was made using following variables:

- **Geographical regions:** To ensure that the sample has proportional representation of the geographical distribution of the country's population.
- **Rural/urban region or other indicator of population density:** In the second stage, clusters were ordered by their rurality/urbanity indicator within each geographical region.

COUNTRY	REGION NUTS2 OR EQUIVALENT	DEGREE OF URBANISATION
Albania	3 regions	2 categories: Urban and rural
Kosovo	5 regions	2 categories: Urban and rural
Serbia	4 regions	2 categories: Urban and rural
Bosnia and Herzegovina	3 regions (13 cantons)	2 categories: Urban and rural
Kyrgyz Republic	9 regions	2 categories: Urban and rural
Tajikistan	5 regions	2 categories: Urban and rural

### 7.1.6.6 Sample Strata Estimation

After creating initial strata and estimating their size (i.e. their proportion in population and in sample), respondents are distributed to initial strata using proportional criterion – percentage of households per stratum is proportional to its size, i.e. percentage of households in sample strata is the same as percentage of households in population strata. For national representative samples, we are actually matching population strata proportions that we got from Census and other relevant surveys with huge samples in order to get the sample structure that is identical to population structure. Number of households in cell (strata=region\*type\_of\_settlement) is calculated using following formula:

$$\text{No\_of\_households\_in\_strata\_}(cell) = \text{Percentage\_of\_households\_in\_strata\_}(cell) / 100 * \text{No\_of\_households\_in\_total (within total sample size)}$$

For Kyrgyz Republic and Tajikistan number of households in the strata was calculated based on population data, since data about households were not available.

$$\text{No\_of\_respondents\_in\_strata\_}(cell) = \text{Percentage\_of\_respondents\_in\_strata\_}(cell) / 100 * \text{No\_of\_respondents\_in\_total (within total sample size)}$$

### 7.1.6.7 Sampling and allocation of clusters

Based on planned total sample size and number of households per cluster, number of clusters was estimated using following formula:

$$\text{No\_of\_clusters} = \text{No\_of\_households\_in\_strata\_}(cell) / \text{No\_of\_respondents\_per\_sampling\_point}$$

### Selection of clusters in Eastern European countries

An appropriate unit was designated for use as PSUs. PSUs had several requirements:

- Appropriate size: sufficiently small so that travel distances are minimized between households whilst ensuring the sample is dispersed across the full area giving every household an equal chance of selection; but not too small as this may exacerbate the loss in precision from clustering as smaller areas tend to be more homogeneous;
- Up-to-date data required for sample selection (size of the PSU where PPS used), stratification and weighting; and
- Non-overlapping, with clear geographical boundaries.

Specification of final sampling frames per country is presented on the table below :

COUNTRY	SAMPLING FRAME (F2F)	YEAR	PSU TYPE	NUMBER OF UNITS	SELECTION METHOD
Albania	List of polling station territories	2013	Polling stations	5504	PPS
Kosovo	List of polling station territories	2014	Polling stations	2374	PPS
Serbia	List of polling station territories	2014	Polling stations	8233	PPS

Bosnia and Herzegovina	List of polling station territories	2014	Polling stations	5254	PPS
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Based on total sample size and required number of successful contacts (20), defined number of PSUs for each eastern European country is presented on the table below:

COUNTRY	Selected number of PSUs	Number of interviews (within total sample size) within PSUs	Total sample size
Albania	160	20	3200
Kosovo	200	20	4000
Serbia	400	20	8000
Bosnia and Herzegovina	320	20	6400

After calculating exact allocation of clusters, we draw them within strata. Clusters (PSUs) were sampled with probability proportional to their size (using Lahirie PPS Cumulative algorithm).

#### Selection of clusters for Central Asian countries

In Tajikistan and Kyrgyz Republic there were no proper sampling frame, so some modifications of the original sampling design had to be done in order to overcome this issue.

In these countries PSU was settlement. Large settlements chosen in first stage were clustered into Secondary Sampling Units (SSU), i.e. they were divided into segments of approximately equal size. Small settlements were not divided.

In Kyrgyz Republic list of all settlements with their size was used, so choice of settlements (PSUs) in each stratum was done by using Probability Proportional to Size (PPS) design. Choice of SSUs in large settlements was done with equal probabilities.

In Tajikistan list of urban settlements with their size and list of rural settlements without their size was used. So in each urban strata choice of settlements was PPS, and in rural strata the choice was with equal probabilities. Choice of SSUs in large settlements was done with equal probabilities.

In second stage, sample of SSUs was selected.

Based on total sample size and required number of successful contacts (20), defined number of clusters is presented on the table below:

COUNTRY	Selected number of SSUs	Number of interviews (within total sample size) within SSUs	Total sample size
Kyrgyz Republic	400	20	8000
Tajikistan	450	20	9000

#### 7.1.6.8 Selection of households/addresses

In the next stage, a set number of households were sampled from within each of the sampled cluster. In all selected countries, since there is no register of addresses, households were selected by using random walk. Random walk implies that the interviewer selects respondent for interview during fieldwork using a standard set of instructions.

The random starting points (starting address) were selected by the project/fieldwork manager. This was the responsibility of the national teams. Interviewers were informed of their starting point, after which the random walk technique is used to select the dwellings. A standard set of random walk guidelines was issued to ensure the selection of households that was independent of the interviewer's decision. The addresses were selected as every nth address from the specified starting point, using a standard random route procedure (for example right hand rule). During the random route procedure, the interviewer performs both household selection and interviewing.

Uniform procedures for all interviewers were ensured. All included interviewers had extensive experience in using random route. Nevertheless, both country managers and interviewers had training on how to perform random route technique.

#### 7.1.6.9 Selection of respondent in the household

After establishing contact with the household, interviewers asked the following statement: **“At first, could you please tell me if you or anyone in your household received remittances, that is, money from relatives or friends from abroad in the last 12 months?”**

In case there was no remittance recipient in the selected household, defined by question above, the interviewer records this information and continues with selection of household according to defined procedure. In case that there is a remittance recipient within the household, the interviewer is conducting interview using questionnaire for remittance recipient. Within each household where remittance recipient is present, interview was conducted with the household member who is usually 'in charge' of withdrawing the received remittances from abroad. This means that within selected household the interview was conducted with the household member who is usually in charge of withdrawing remittances received by the household from abroad, that is, who is usually visiting location where remittances are withdrawn. In case that selected respondent is not available for an interview at the time of establishing the contact, the interviewer will visit the household again to try to obtain the interview

### 7.1.6.10 Adapting samples throughout the fieldwork - reactions to unexpected deviations from estimated percentage of remittance recipients

Since all samples in this research were planned accordingly to estimations of percentage of remittance recipients in each country, all larger deviations from that percentage required ad-hoc adaptation of samples.

In **Serbia** fieldwork progress gave only around 5% of remittance recipients instead of assumed 10%. This problem was resolved by assigning additional number of completed interviews with remittance recipients without following the random route, but within the assigned PSUs. Number of additional interviews to be completed within each PSU was determined based on distribution of remittance beneficiaries in PSUs in sample based on 20 contacts with codes 51 'There is no remittance receiver in household/No eligible respondents' and 62 'Completed interview'.

In **Kyrgyz Republic** fieldwork progress gave around 15% of remittance recipients instead of assumed 10%. This issue was resolved by reducing the number of contact needed in particular region based on the field progress particular moment.

In **Tajikistan** fieldwork progress gave around 50% of remittance recipients instead of assumed 9%. This issue was resolved by reducing the number of contacts needed in all clusters in the country since the field progress was going uniformly in each region and this solution was possible.

In **Kosovo** fieldwork progress gave more than 50% of remittance recipients instead of assumed 20%. This issue was resolved by reducing the number of contact needed in all clusters in the country since the field progress was going uniformly in each region and this solution was possible.

In **Bosnia and Herzegovina and Albania** there were no changes in initially planned samples.

Realized samples by country are presented on the table below:

COUNTRY	Total sample size (successful contacts) - planned	Estimation of % remittance recipients in total population	Total sample size (successful contacts) - achieved	% of remittance recipients in total population - realized <sup>4</sup>	Effective sample size - planned	Effective sample size - realized
Albania	3200	25%	3221	25%	800	805
Kosovo	4000	20%	2358	50%	800	1354
Serbia	8000	10%	8495	5%	800	851 (371 within main sample)
Bosnia and Herzegovina	6400	12.5%	6344	13%	800	833
Kyrgyz Republic	8000	10%	5728	15%	800	819
Tajikistan	9000	9%	1873	50%	800	1053

<sup>4</sup> % of remittance recipients in Kosovo, Serbia, Kyrgyz Republic and Tajikistan is given based on observed percentage on successful contacts before adaptation of samples



### 7.1.7 Response rate

The response rates show the ratio of completed interviews not to the total number of issued addresses or individuals, but only to those respondents who were potentially eligible to take part in the survey. Having in mind that this survey includes specific target group, that is, persons who received remittances from abroad in the last 12 months, there are two response rates that can be calculated: one which is taking into account situations where it was possible to determine eligibility of potential respondent and second, which observed only situation where eligibility is determined and confirmed.

**First response rate** – overall response rate is proportion of population willing to participate in the survey regardless of eligibility among total population of contacted households. This response rate is calculated using formula:

$$RR1 \text{ (Overall Response rate)} = \text{No\_of\_contacts with outcome 51 and 62} / (\text{No of contacts with outcomes 21 to 62}) * 100$$

**Second response rate** - Response rate among remittance recipients is proportion of completed interviews among population who is determined as eligible. This response rate is calculated using formula:

$$RR2 \text{ (Response rate among remittance recipients)} = \text{No\_of\_completed interviews} / (\text{No of contacts with outcomes 41-44 and 62}) * 100$$

Response rates achieved in surveyed countries are presented on the table below:

COUNTRY	Overall response rate	Response rate among remittance recipients
Albania	67%	60%
Kosovo	79%	90%
Serbia <sup>5</sup>	65%	53%
Bosnia and Herzegovina	71%	78%
Kyrgyz Republic	85%	82%
Tajikistan	71%	80%

### 7.1.8 Description of weighting procedure

Ideally, a selected sample is a miniature of the population it came from. A sample should be representative in those characteristics of the population that can influence the subject of the measurement. However, due to different factors, structure of realized sample always deviates from structure of the population. Weighting is a method for correcting those biases in the survey sample and taking account of population differences. The aim of the weighting procedure is to statistically correct discrepancies in those characteristics between population

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<sup>5</sup> Response rate is calculated based on outcomes in the moment adaptation of sample

and realized sample and to correct the possible lack of representatives.

When a sample is well planned and realized, weighting makes only minor changes in structure of the sample in order to reach proportions found in population.

In these researches a demographical rim (random iterative method) weighting on demographics was used. The parameters used for weighting were: region, degree of urbanization and number household members. In this way we ensured that the realized sample kept the proportions of number of members in households inside every region in urban and rural environments, which exists in populations of the researched countries.

For the Kyrgyz Republic and Tajikistan, where data about number of members in households by region and degree of urbanization, were not available, a general population estimates that were available were used. That is a number of citizens (instead of number of members in households) by regions and degree of urbanization.

## 7.2. Sample allocation

### 7.2.1 Albania

Number of PSU's			Type of settlement		
Regions			1 Urban	2 Rural	Total
North	Diber		2	5	7
	Kukes		1	2	3
	Lezhe		4	3	7
	Shkoder		6	6	12
Central	Durres		11	4	15
	Elbasan		7	9	16
	Tirane		32	12	44
South	Berat		4	4	8
	Fier		8	10	18
	Gjirokaster		3	2	5
	Korce		6	8	14
	Vlore		7	4	11
Total			91	69	160

### 7.2.2 Kosovo

Number of PSU's			Type of settlement		
Regions			1 Urban	2 Rural	Total
	Pristina (central part)		33	36	69
	Northwest		18	21	39
	Southwest		14	22	36
	North		14	14	28
	Southeast		10	18	28
Total			89	111	200

### 7.2.3 Serbia

Number of PSU's		Type of settlement		
		1 Urban	2 Rural	Total
Regions	Vojvodina	66	44	110
	Belgrade	82	16	98
	West Serbia	18	24	42
	Sumadija	36	28	64
	East Serbia	18	16	34
	South Serbia	28	24	52
Total		248	152	400

### 7.2.4 Bosnia and Herzegovina

Number of PSU's		Type of settlement		
		1 Urban	2 Rural	Total
Federation of B&H	Unsko-sanski kanton	12	12	24
	Tuzlanski kanton	26	18	44
	Zenicko-dobojski kanton	18	16	34
	Srednjobosanski kanton	10	12	22
	Hercegovačko-neretvanski kanton	12	8	20
	Zapadno-hercegovački kanton	2	4	6
	Kanton Sarajevo	36	6	42
	Livanjski kanton	2	4	6
	Posavski kanton	2	2	4
	Bosansko podrinski kanton	2	2	4
Republic of Srpska	Sjever Republika Srpska	36	32	68
	Istok Republika Srpska	20	20	40
Brcko District	Distrikt Brcko	4	2	6
	Total	182	138	320

## 7.2.5 Kyrgyz Republic

Number of PSU's		Type of settlement		
		1 Urban	2 Rural	Total
Regions	Gorkenesh G.Bishkek	60	0	60
	Gorkenesh G.Osh	20	0	20
	Issyk-Kulskaya Oblast	10	25	35
	Dzhalal-Abadskaya Oblast	15	60	75
	Narynskaya Oblast	5	15	20
	Batkenskaya Oblast	10	25	35
	Oshskaya Oblast	10	75	85
	Talasskaya Oblast	5	15	20
	Chujskaya Oblast	15	45	60
	<b>Total</b>	150	260	410

## 7.2.6 Tajikistan

Number of PSU's		Type of settlement		
		1 Urban	2 Rural	Total
Regions	Gbao	5	10	15
	Sogdiyskaya Oblast	35	100	135
	Hatlonskaya Oblast	30	125	155
	City Of Dushanbe	45	0	45
	Rayony Respublikanskogo Podchineniya	15	90	105
	<b>Total</b>	130	325	455

## 7.3. Migration trends within 6 ECA countries

### 7.3.1 Albania

**Albanian emigration has had three key phases:** an early outflow of emigrants prior to 1944, those who left 1945-1990, and a significant outflow following the 1990 breakdown of the communist regime.

1. **Prior to 1944** the main destination countries for Albanian emigrants, were the USA and some Latin American states. Most of the people who left the country in this period did so because of economic push factors. During the 1920s and 1930s Albanian immigration to the USA increased, with migrants originating predominantly from southern parts of Albania.
2. **Starting in 1944**, the communist regime closed Albanian borders, which significantly limited outbound migration until 1989-90, when political tensions ceased.
3. **During this period** (1989-90) inflation was 350%; GDP was plummeting by 50% year-on-year and unemployment was on the rise. The post-1990 migration can be broken down into the 1991-1992 stream, when approximately 300,000 Albanians left the country; the 1992-1996 stream, when a similar number migrated, despite the temporary improvement of the economy and better border controls; and the 1996-1997 stream, immediately after the collapse of various pyramid schemes for the investment of private savings (including many emigrants' remittances). These collapses led to a period of both political and economic turmoil and brought another stream of migration to Italy in early spring of 1997. Since 1998, a gradual improvement in the overall conditions in the country and favorable immigration policies in Greece and Italy, increased legal migration and reduced illegal flows. The U.S. and Canada again emerged as relevant destination countries after 1995. For both Greece and Italy, the 2001 census highlighted the fact that females accounted for around 20 percent of total Albanian migrants in the early and mid-1990s and by 2000-2001 the share had increased to approximately 40 percent of total Albanian migrants (King 2003). The majority of females have migrated, either together with the family (the Diversity Visa programme – USA), or to Canada through the Skilled Worker Visa programme or following their husband/fiancé. Albania also plays host to 500,000 ethnic-Albanian Kosovan refugees entering through northern Albania. The migrations of Albanians from Kosovo through the northern country border have created a new wave of migrants from Albania towards other European asylum destinations

By the end of 2008 over 1 million Albanian citizens were estimated to be living abroad.

The Albanian government, in their National Strategy on Migration, highlighted 3 main motives driving outward migration from the country. These were;

1. Economic factors: lack of employment opportunities as well as poor living conditions.
2. Public security: political turmoil is the other main cause of emigration.
3. Weak institutions: The two main characteristics of the state institutions are corruption and organized crime.

Some of the **main pull factors** that encourage Albanians to leave their country are: higher wages in the west and labor market demand for a cheap labor force in several sectors including; agriculture, construction, tourism etc.; better living conditions and better opportunities for the children of migrants.

**Three types of international migration** in Albania can be identified. Short-term international migration (for periods of days, weeks, or months), this is almost entirely connected to Greece; and long-term international migration, to Greece, Italy and to other countries of the European Union; as well as long-term international migration to the US and Canada.

### Economic Context

According to the data supplied by Albanian Institute of Statistics GDP has increased by 2.15% in the fourth quarter of 2016 if compared with the fourth quarter of 2014. The economy is relatively diverse with key contributors to economic growth including; construction, trade hotels, restaurants and transport, public administration, education and health, 'other services' and information and communication.

Albania <sup>6</sup>			
Indicator	Units	2015	2016
Gross domestic product, constant prices	%	2.639	3.433
Gross domestic product per capita, current prices	U.S. dollars	3,995.38	4,253.29
Inflation, average consumer prices	Index	119.32	121.63
Unemployment rate	Percent of total labor force	17.1	16.85

Shaded cells indicate IMF staff estimates

**Total outward migration from Albania** in 2015 is 1,122,910 and that's 27.94% of all citizens of Albania.

Albania emigration (top 10 countries) <sup>7</sup>	
Italy	447,586
Greece	437,356
USA	81,196
Macedonia	67,799
Germany	18,043
Canada	15,265
United Kingdom	14,688
Belgium	7,517
France	6,695
Australia	3,334

<sup>6</sup> World Bank

<sup>7</sup> International Organization for Migration

### 7.3.2 Bosnia and Herzegovina

Some estimates suggest that the B&H diaspora accounts for more than 50% of the B&H population. For the period 2002-2011 annual average inflows of international remittances were around 1.6 billion EUR or from 13 to 18% of GDP (World Bank data). For a large proportion of population these remittance inflows are a significant source of income.

We can identify **a few major waves (periods) of emigration** from Bosnia and Herzegovina:

1. **1960's and 1970's:** The first large migration stream from Bosnia to various parts of the world (Australia, America, Canada, Germany, Austria and Switzerland), occurred during this period. Emigrants tended to be low – medium skilled workers.
2. **1992 – 1995:** Because of the war a part of population fled to countries of the European Union, North America and Australia. The number of refugees that fled Bosnia and Herzegovina at this time was estimated to be over one million people. As of 2010, The World Bank estimates that the stock of emigrants from Bosnia and Herzegovina was 1.461 million.
3. **Post 1995:** The signing of The Dayton Peace Agreement included provisions for the safe return of close to 500,000 displaced persons and 370,000 refugees. Unfortunately, this did not happen. Since the signing of the agreement 110,000 Bosnia and Herzegovina citizens have emigrated from Bosnia and Herzegovina, with the majority coming from the younger generation.

#### Economic Context

Comparative data provided by The Agency for Statistics of Bosnia and Herzegovina, estimates the growth of GDP in real terms to be constant, at 2.1% during the last quarters of 2014 and 2015. Economic output is derived from : administrative and support service activities (10.9%); agriculture, forestry and fishing (8.3%) and manufacturing (7.1%). Electricity, gas, steam and air conditioning supply 6.1%, Water supply; sewerage, waste management and remediation activities 3.5% and Transport and storage 1.7% recorded limited growth for the same period.

**Bosnia and Herzegovina<sup>8</sup>**

Indicator	Units	2015	2016
Gross domestic product, constant prices	%	2.8	3
Gross domestic product per capita, current prices	U.S. dollars	4,088.21	4,235.34
Inflation, average consumer prices	Index	140.382	139.427
Unemployment rate	Percent of total labor force	27.7	26.5

Shaded cells indicate IMF staff estimates

<sup>8</sup> World Bank



**Total number of migrants from Bosnia and Herzegovina** was 1,650,772 people in 2015, and this accounts for 30.23% of all citizens of Bosnia and Herzegovina.

<b>Bosnia and Herzegovina emigration (top 10 countries) <sup>9</sup></b>	
Croatia	404,874
Serbia	335,992
Germany	199,837
Austria	155,164
USA	122,190
Slovenia	105,313
Sweden	58,583
Australia	41,449
Canada	39,583
Montenegro	34,259

### 7.3.3 Kosovo

Emigration from Kosovo appears to be driven by a need to reunite with family members; illegal migration of unskilled and undereducated workers and (temporary) legal migration of highly skilled and highly educated individuals through study or work programs.

1. **Late 1960s – early 1970s:** This is a period of emigration mainly to Germany and Switzerland. The majority of emigrants originated from rural communities with no or very limited education. Special contracts were given to them, with the intention of keeping them as temporary workers. Despite various programs of encouragement to return to Kosovo, most of them chose to stay in the host country and make a living there.
2. **1989-1997:** Emigrants were mostly individuals who escaped from the mandatory military services. These were better educated and skilled individuals that came from both rural and urban areas. This trend coincided with significant state job losses, which added to the high volume of emigration during this period.
3. **1998-1999:** The outbreak of war resulted in forced emigration and massive population displacement during this period. More than 800,000 people fled Kosovo, mainly as refugees' destined for one of Macedonia, Albania, Western Europe or the US. A large proportion of those that fled the country returned once conflict had ended (in 1999).
4. **Post 1999:** Between 2008 and 2014 around 120,000 are estimated to have left Kosovo. However, this number can't be considered entirely accurate, given that many Kosovars migrate with Serbian passports. Current migration from Kosovo is driven by those seeking better living standards in the EU and/or USA. Currently, reliable data on the number of people to have left the country is limited,

<sup>9</sup> International Organization for Migration

however some estimates place the figure for those believed to have migrated via irregular routes at 50,000. The continued flow of illegal migration highlights the economic and social challenges that still hamper Kosovo's post conflict development and ongoing recovery.

In February 2015, a survey conducted by IVS (Initiative for Social Actions), identified the main push factors of the recent wave of illegal immigration as: economic instability (69.66%), disappointment and disbelief in the country's institutions (54%), lack of prospect for a better life (41%), social reasons (26.33%), and political reasons (27.66%). A survey conducted by USAID in 2014, discovered that only 21% of citizens were satisfied with the work of their government.

### **Economic Context**

The Kosovo Agency of Statistics estimates that the real GDP growth in the fourth quarter of the previous year (2015), amounted to 5.0%. Real growth of the gross value added was recorded in: Construction 25.6%, Hotels and Restaurants 10.3%, Finance and Insurance 9%, Transport and Storage 8.6%, Electricity and Water 7.6%, Retail 6%, meanwhile Public Administration decreased by 7.3%.

During 2013 the highest remittance inflows to Kosovo came from Germany 34% and Switzerland 23%, also lower levels of remittance inflows came from countries where Kosovo diaspora is concentrated: Italy (7%), Austria (6%), Belgium (3%), US (4%), Sweden/France (3%).

Kosovo <sup>10</sup>			
Indicator	Units	2015	2016
Gross domestic product, constant prices	Percent change	3.3	3.4
Gross domestic product per capita, current prices	U.S. dollars		
Inflation, average consumer prices	Index	126.881	127.155
Unemployment rate	Percent of total labor force		

<sup>10</sup> IMF

The flow of inbound remittances has decreased in the post-crisis period and one of the reasons can be the behavior of remittances over time: remittances tend to increase in the first years of migration until they reach a peak and then they start to decline. It was estimated that, in case of Kosovo, this decline would happen in the 9th to 10th year of migration (Havolli, 2009).

**Remittance inflows - by countries<sup>11</sup>**

Year	Description	Total	Germany	Switzerland	Italy	Austria	Belgium	USA	Sweden	France
2015	Q1	100	35.2	21.8	5.0	3.9	3.3	8.1	2.9	3.6
	Q2	100	36.9	21.6	3.6	3.5	2.3	8.2	2.5	1.6
	Q3	100	35.9	23.8	5.6	3.4	2.1	7.4	3.2	3.7
	Q4	100	38.8	22.2	5.1	3.3	2.2	8.4	2.9	3.3

### 7.3.4 Serbia

Throughout history there have been **several key migration routes from Serbia**. These include;

1. To the West and North, because of the invasions of Ottoman Turks;
2. To the East (Czechoslovakia, Russia and Ukraine) between WWI until the fall of communism in the 1990;
3. To North America (USA and Canada), Australia and New Zealand due to economic reasons;
4. A mass exodus between 1991-1995 due to the breakup of Yugoslavia as well as a devastating economic crisis.

First post war data on migrants from Serbia as temporary workers were obtained from the 1971 Census (around 204 thousand people). During the second half of 1970s there were more people coming back to the county than those leaving. According to the data provided by the 1981 Census, the number of emigrants working abroad temporarily decreased to 65 thousand. The main push factors of emigration during this time, were deep political tensions, a reduction in economic output and a resulting high unemployment rate, hyperinflation alongside an overwhelming sense of disenfranchisement amongst the younger population.

Between 1991-2002, the number of those emigrating increased drastically to more than 140 thousand. Whilst the official figure places the total number of emigrants at 415,000, the real figure is believed to be considerably higher given the economic and social environment of the time. It is also believed that the disparity is in part due to the incredibly high number of individuals leaving irregularly, to seek asylum overseas.

Since the 1990's it is believed economic migrants dominate the outward flow from Serbia. Per the 2011 census, migration has decreased. This is due to many factors, including the fact that the census was not representative, omitting specific segments of the population, namely the Albanian community.

<sup>11</sup> Central bank of Kosovo

## **Economic Context**

The growth of GDP in real terms in the fourth quarter of 2015, compared to the same period of 2014, amounted to 1.2 %. Viewed by activities, significant real growth was recorded in construction 8%, the sector of industry and water supply, sewerage, waste management and remediation 6.8% and financial and insurance activities 4.1%. Real falls was recorded in agriculture, forestry, and fishing (6.7%).

<b>Serbia <sup>12</sup></b>			
<b>Indicator</b>	<b>Units</b>	<b>2015</b>	<b>2016</b>
Gross domestic product, constant prices	%	0.741	1.75
Gross domestic product per capita, current prices	U.S. dollars	5,119.76	5,241.42
Inflation, average consumer prices	Index	181.819	184.861
Unemployment rate	Percent of total labor force	18.51	18.692

Shaded cells indicate IMF staff estimates

**Total outward migration from Serbia** in 2015 was 964,585 people that accounts for 9.83% of all citizens of Serbia.

<b>Serbia* emigration (top 10 countries) <sup>13</sup></b>	
Austria	195,177
Switzerland	168,629
France	84,701
Croatia	52,185
Italy	45,581
Australia	37,967
Montenegro	17,433
Sweden	9,295
Bosnia and Herzegovina	9,223
United Kingdom	9,008

*\*Including Kosovo*

<sup>12</sup> IMF

<sup>13</sup> International Organization for Migration

### 7.3.5 Kyrgyzstan

There have been 3 main stages to migration trends from Kyrgyzstan;

1. **1991 to 1994.** – An economic crisis and worsening inter-ethnic relations resulted in the mass emigration of Russian-speaking people from the country.
2. **1995 to 2005.** – An improvement of basic economic development indicators as well as growth of the population's income stabilized the migration situation. However, from 2000-2005 a noticeable increase in labor migration was observed – with specific ethnic groups continuing to leave the country.
3. **2006 till present** – A continued economic slump, political instability, and the global financial crisis has resulted in sustained migration from the Kyrgyz Republic. Unlike previous times of high migration, outward flows are across ethnic groups, seeking better living standards overseas.

Accurate data on official numbers of Kyrgyzstani migrants residing in Russia is limited. This is mainly because the main migration routes are irregular and therefore hard to track. Russia's Federal Migration Service (FMS) estimates that 500,000 Kyrgyz workers have permits to work in the country, however experts estimate that there are at least as additional 1 million workers without proper documentation, working in the construction or services industries. Laws governing the entry and work status of migrant workers in Russia are becoming increasingly stringent, making it harder to obtain work permits on the one hand and easier to find and deport workers without permits on the other. In January 2013 a database of migrants was set up, and those who are found to be breaking administrative rules in Russia are now added to this 'blacklist' and are subject to deportation.

97% of all remittances to Kyrgyzstan come from Russia. The volume of remittances in Kyrgyzstan was affected by low oil prices, tighter immigration policy, depreciation of the ruble and deterioration of the economic situation in Russia. In both Kyrgyzstan and Tajikistan, the "missing men phenomena" is wide-spread, resulting in shifting gender roles within households, alongside a significant gender imbalance.

#### **Economic Context**

According to the preliminary estimates, GDP per capita has decreased by 4.9%. The decrease was seen in industry, transport and storage of goods.

Kyrgyzstan <sup>14</sup>			
Indicator	Units	2015	2016
Gross domestic product, constant prices	%	3.469	3.515
Gross domestic product per capita, current prices	U.S. dollars	1,112.81	995.251
Inflation, average consumer prices	Index	298.096	314.435
Unemployment rate	Percent of	7.47	7.379

<sup>14</sup> IMF

total labor force	
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Shaded cells indicate IMF staff estimates

**Total number of migrants from Kyrgyzstan** was 760,847 people in 2015, and this accounts for 11.35% of all citizens of Kyrgyzstan.

Kyrgyzstan emigration (top 10 countries) <sup>15</sup>	
Russia	591,349
Germany	83,673
Ukraine	26,729
Tajikistan	11,667
Kazakhstan	6,734
USA	5,517
Belarus	5,234
Uzbekistan	4,894
South Korea	2,747
Azerbaijan	2,556

### 7.3.6. Tajikistan

Since 1997, the main form of migration has been labor migration, almost exclusively to Russia. **Three defined waves of labor migration** can be distinguished since independence:

1. **The first wave of migration occurred from the early to mid-1990s.** This was of highly educated migrants employed in the health and education sectors, as well as in the extractive (oil and gas), metallurgical, engineering and construction industries in Russia (Olimova and Bosc 2003: 23). Economic boom in Russia is the predominant reason behind this wave of migration, followed by a sharp decline in living conditions and public sector salaries in Tajikistan.
2. **At the end of 1990s,** the rural population also started to migrate due to the devastation resulting from war. These were less educated, older people, usually heads of households. During this period Tajik migrant worked in services, private construction, and agricultural enterprises.
3. The vast majority of present day migrants are aged between 18 to 29. These emigrants often have no specialized education and very little knowledge of the Russian language.

**The main push factors** include poverty, instability, and high birth rates. Some estimates indicate that

<sup>15</sup> International Organization for Migration

approximately 600,000 Tajiks leave the country every year for seasonal work or for medium-term periods of work. After Russia, Uzbekistan and Kazakhstan are preferred host countries, however Russia tends to be preferred because Tajik citizens do not require a visa for Russia and Russian migration statistics do not capture temporary and undocumented migration movements if they stay less than 90 days – making it relatively easy to move back and forth between countries. With that said there have been a number of reforms and tightening of controls, and as of January 1, 2015, a decree issued by the Russian government stated that citizens of Tajikistan are now prohibited from entering Russia without international travel passports.

### **Economic Context**

Given the sustained downward pressure of commodity prices, it is unsurprising that GDP growth has declined by 6.1% between the period of 2014-2015. GDP went from 7.4% in 2013 to 6.7% in 2014. A reduction in remittances and terms of trade have had a significant impact on the economy. Despite lower household income, retail trade showed 5.5% of increase while the service sector increased in volume by 7%.

Tajikistan <sup>16</sup>			
Indicator	Units	2015	2016
Gross domestic product, constant prices	%	3	3
Gross domestic product per capita, current prices	U.S. dollars	922.072	721.55
Inflation, average consumer prices	Index	1,200.89	1,311.35
Unemployment rate	Percent of total labor force	n/a	n/a

Shaded cells indicate IMF staff estimates

**Total number of migrants from Tajikistan** was 589,748 people in 2015, and this accounts for 6.5% of all citizens of Kyrgyzstan.

Tajikistan emigration (top 10 countries) <sup>17</sup>	
Russia	466,508
Germany	29,985
Ukraine	29,367
Kazakhstan	15,816
Afghanistan	15,013
Uzbekistan	11,496

<sup>16</sup> IMF

<sup>17</sup> International Organization for Migration

Belarus	5,679
USA	4,331
Kyrgyzstan	2,205
Israel	1,885



## 7.4. Survey questionnaire

A SCREENING QUESTIONS							
[INT] Research company Ipsos is currently conducting a survey among recipients of remittance in order to understand the behaviours, needs, and level of satisfaction with current remittance products and services. We are looking for persons who received remittances from abroad in the last 12 months. Remittances are defined as cross-border person-to-person payments of relatively low value, typically recurrent.							
S1	At first, could you please tell me if you or anyone in your household received remittances, that is, money from relatives or friends from abroad in the last 12 months?					1. Yes	S2
						2. No	End
S2	Thinking about all received remittances by your household in the past 12 months, are you the person who is usually withdrawing received remittances from abroad? [INT] In case that the answer is No, ask to speak with household member who is usually 'in charge' of withdrawing received remittances by your household from abroad					1. Yes 2. No	A1
A Introductory questions							
A1	At first, could you please list all persons from whom you or any member of your household received remittances from abroad in the last 12 months? Please list all persons who send remittance to any member of your household even if you don't receive remittance from that person.						
<b>A1b. Age</b> <b>A1c. Gender</b> 1. Male 2. Female <b>A1d. Month and year of departure</b> [INT] In case remittance sender is born abroad, mark Ø Born abroad. In case remittance sender was departing several times, please mark month and year of departure after which you started receiving remittances from this person				<b>A1e. What is the place of residence of remittance sender?</b> <b>A1f. How often do you receive remittances from this person?</b> 1. Monthly (at least once a month) 2. 4-6 times a year 3. 2-3 times a year 4. Once a year <b>A1g. What is the share of remittance received from this remittance sender in total yearly household income? Could you please give as an estimation in percentages</b>			
	<b>A1a. Relationship with remittance sender</b>	<b>A1b. Age</b>	<b>A1c. Gender</b>	<b>A1d. Month and year of departure</b>	<b>A1e. Place of residence - Country</b>	<b>A1f. Frequency of receiving remittances</b>	<b>A1g. Share of remittance in total yearly household income</b>
1.	Person 1	_____	1 2	1. Permanent departure _____ 2. Seasonal work _____ Ø Born abroad	_____	1 2 3 4	_____% RF (Refuse to answer – don't read)
2.	Person 2	_____	1 2	1. Permanent departure _____ 2. Seasonal work _____ Ø Born abroad	_____	1 2 3 4	_____% RF (Refuse to answer – don't read)
3.	Person 3	_____	1 2	1. Permanent departure _____ 2. Seasonal work _____ Ø Born abroad	_____	1 2 3 4	_____% RF (Refuse to answer – don't read)
4.	Person 4	_____	1 2	1. Permanent departure _____ 2. Seasonal work _____ Ø Born abroad	_____	1 2 3 4	_____% RF (Refuse to answer – don't read)
5.	Person 5	_____	1 2	1. Permanent departure _____ 2. Seasonal work _____ Ø Born abroad	_____	1 2 3 4	_____% RF (Refuse to answer – don't read)
[INT] In case respondent/household received remittances from abroad in the past 12 months from more than one person, in the next section he/she should talk about remittance sender with the highest frequency (A1f). In case he/she is receiving remittances from two or more persons with the same frequency, he/she should talk about the remittance sender with the highest share in total yearly household income (A1g).							
A2.	<b>Selected remittance sender is:</b> 1. Person 1 2. Person 2 3. Person 3 4. Person 4						

5. Person 5						
<b>B REMITTANCE TRANSFER –FREQUENCY, METHOD AND AMOUNTS</b>						
Now, please think about remittances received from abroad in the last 12 months... <i>[INT]</i> In case respondent/household is receiving remittances from more than one person, ask about remittances received from person marked in the question A2						
B1	How long have you been receiving remittances from abroad?	1. Less than 2 years 2. From 2-5 years 3. From 6-10 years 4. More than 10 years			B2	
B2	Do you receive remittances on regular basis or on special occasions/needs? <i>[INT]</i> Multiple responses possible	1. Regularly (in regular time intervals, same number of remittances and same/similar amount each time) 2. Occasionally (from time to time) 3. On special occasions (for holidays or some personal celebrations such as birthdays, family celebrations) 4. For special needs (School fees, illness/doctor bills, death in family, marriage)			B3	
B3	How do you receive remittances from abroad? B3a. Please specify all ways of receiving remittances in the last 12 months. <i>[INT]</i> Show card. Multiple responses B3b. Could you please indicate the one you use the most frequently? <i>[INT]</i> Show card. One answer only				B4	
		B3a. All ways of receiving remittance	B3b. The most frequent way of receiving remittance			
1. Hand carried by the person who sends (or brings) remittances		1	1			
2. Through bank (without sending to the bank account)		2	2			
3. Through Post office		3	3			
4. Through a money transfer operator (via Western Union, MoneyGram, RIA, others)		4	4			
5. Into a bank account		5	5			
6. Hand carried by a relative or other individual		6	6			
7. Into a e-wallet		7	7			
8. Into a mobile phone account (airtime)		8	8			
9. Into a payment card (prepaid or debit card)		9	9			
10. Bus driver (or other transport operator)		10	10			
95. Other (specify) _____		95	95			
B4	What are the main reasons for using most frequently <i>[INT]</i> method marked on question B3b...as the method of remittance transfer? <i>[INT]</i> Multiple responses	1. Lowest cost of the money transfer 2. Efficiency / fast transfer 3. Reliability / safety 4. Closest access (pick up) points 5. The only available possibility 95. Other, please specify _____			B5	
B5	Overall, to what extent are you satisfied with the method of remittance transfer that you use the most frequently, that is, <i>[INT]</i> method marked on question B3b....? <i>[INT]</i> If answer to B5 is 1 or 2 go to B6, otherwise go to B7	1 Completely unsatisfied	2 Mostly unsatisfied	3 Mostly satisfied	4 Completely satisfied	B6
B6	<i>[INT]</i> If respondent is not satisfied with the method of remittance transfer used most frequently (answer 1 and 2 on B5) Can you please tell me the reason why you are not satisfied with remittance transfer method that you use most frequently?	1. High costs/fees for money transfer 2. Lack of reliability / safety 3. Distant access (pick up) points 95. Other, please specify _____			B7	

B7	Could you tell me the currency in which you are receiving remittance from abroad?	1. ALL - Lek (for Albania only)		B7al
		2. RSD - Dinar (for Serbia and Kosovo only)		
		3. BAM - Bosnia and Herzegovina convertible mark (for Bosnia and Herzegovina only)		B7ba
		4. TJS – Somoni (for Tajikistan only)		B7tj
		5. KGS – Som (for Kyrgyz Republic only)		B7kg
		6. EUR – Euro		B7ud c
		7. USD - United States dollar		
		8. CAD - Canadian dollar		
		95. Other		B7ot h
		Refuse to answer (do not read out)		B8ot h
B7al	<i>[INT]</i> Ask if currency on question B7 is 1 - ALL – Lek or 2. RSD - Dinar Could you tell me the total amount you received in the past 12 months using the following scale?	1. Up to 30.000 2. 30.001 – 60.000 3. 60.001 – 90.000 4. 90.001 – 120.000 5. 120.001 – 150.000 6. 150.001 – 200.000 7. 200.001 – 250.000 8. 250.001 – 300.000 9. 300.001 – 350.000	10. 350.001 – 450.000 11. 450.001 – 500.000 12. 500.001 – 550.000 13. 550.001 – 600.000 14. 600.001 – 1.200.000 15. 1.200.001 – 1.800.000 16. 1.800.001 – 2.500.000 17. Over 2.500.000 RF Refuse to answer (do not read out)	B8al
B7ba	<i>[INT]</i> Ask if currency on question B7 is 3 - BAM – BIH convertible mark Could you tell me the total amount you received in the past 12 months using the following scale?	1. Up to 500 2. 501 – 1.000 3. 1.001- 1.500 4. 1.501 – 2.000 5. 2.001 – 2.500 6. 2.501 – 3.000 7. 3.001 – 4.000 8. 4.001 – 5.000 9. 5.001 – 6.000	10. 6.001 – 7.000 11. 7.001 – 8.000 12. 8.001 – 9.000 13. 9.001 – 10.000 14. 10.001 – 20.000 15. 20.001 – 30.001 16. 30.001 – 40.000 17. Over 40.000 RF Refuse to answer (do not read out)	B8ba
B7tj	<i>[INT]</i> Ask if currency on question B7 is 4 - TJS – Somoni Could you tell me the total amount you received in the past 12 months using the following scale?	1. Up to 2.000 2. 2.001 – 4.500 3. 4.501 – 7.000 4. 7.001 – 9.000 5. 9.001 – 11.000 6. 11.001 – 14.000 7. 14.001 – 18.000 8. 18.001 – 20.000 9. 20.001 – 25.000	10. 25.001 – 30.000 11. 30.000 – 35.000 12. 35.001 – 40.000 13. 40.001 – 45.000 14. 45.001 – 90.000 15. 90.001 – 130.000 16. 130.001 – 180.000 17. Over 180.001 RF Refuse to answer (do not read out)	B8tj
B7kg	<i>[INT]</i> Ask if currency on question B7 is 5 - KGS – Som Could you tell me the total amount you received in the past 12 months using the following scale?	1. Up to 20.000 2. 20.001 – 40.000 3. 40.001 – 60.000 4. 60.001 – 80.000 5. 80.001 – 100.000 6. 100.001 – 120.000 7. 120.001 – 150.000 8. 150.001 – 180.000 9. 180.001 – 240.000	10. 240.001 – 280.000 11. 280.001 – 300.000 12. 300.001 – 350.000 13. 350.001 – 400.000 14. 400.001 – 750.000 15. 750.001 – 1.200.000 16. 1.200.001 – 1.800.000 17. Over 1.800.000 RF Refuse to answer (do not read out)	B8kg

B7ud c	<i>[INT]</i> Ask if currency on question B7 is 6 EUR – Euro or 7.USD - United States dollar or 8. CAD - Canadian dollar <b>Could you tell me the total amount you received in the past 12 months using the following scale?</b>	1. Up to 250 2. 251-500 3. 501-750 4. 751-1.000 5. 1.001-1.200 6. 1.201-1.500 7. 1.501-2.000 8. 2.001-2.500 9. 2.501-3.000	10. 3.001-3.500 11. 3.501-4.000 12. 4.001-4.500 13. 4.501-5.000 14. 5.001-10.000 15. 10.001-15.000 16. 15.001-20.000 17. Over 20.000 <i>RF Refuse to answer (do not read out)</i>	B8ud c
B7ot h	<b>Could you tell me the total amount you received in the past 12 months? Please specify the currency in which you are receiving remittance.</b>	Amount _____ Currency _____ <i>RF Refuse to answer (do not read out)</i>		B8ot h
B8al	<i>[INT]</i> Ask if currency on question B7 is 1 - ALL – Lek or 2. RSD - Dinar <b>Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad using the following scale.</b>	1. Up to 6.000 2. 6.001 - 9000 3. 9.001 – 12.000 4. 12.001 – 18.000 5. 18.001 – 25.000 6. 25.001 – 30.000 7. 30.000 – 35.000 8. 35.001 – 60.000	9. 60.001 – 90.000 10. 90.001 – 122.000 11. 122.001 – 180.000 12. 180.001 – 250.000 13. 250.001 – 350.000 14. 350.001 – 500.000 15. 500.001 – 600.000 16. Over 600.000 <i>RF Refuse to answer (do not read out)</i>	B9
B8ba	<i>[INT]</i> Ask if currency on question B7 is 3 - BAM – BIH convertible mark <b>Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad using the following scale.</b>	1. Up to 100 2. 100 - 150 3. 151 - 200 4. 201 - 300 5. 301 - 400 6. 401 - 500 7. 501 - 600 8. 601 - 950	9. 951 – 1.500 10. 1.501 – 2.000 11. 2.001 – 3.000 12. 3.001 – 4.000 13. 4.001 – 6.000 14. 6.001 – 8.000 15. 8.001 – 10.000 16. Over 10.000 <i>RF Refuse to answer (do not read out)</i>	B9
B8tj	<i>[INT]</i> Ask if currency on question B7 is 4 - TJS – Somoni <b>Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad using the following scale.</b>	1. Up to 450 2. 451 - 700 3. 701 - 900 4. 901 – 1.300 5. 1.301 – 1.800 6. 1.801 – 2.200 7. 2.201 – 2.600 8. 2.601 – 4.500	9. 4.501 – 6.500 10. 6.501 – 9.000 11. 9.001 – 14.000 12. 14.001 – 18.000 13. 18.001 – 25.000 14. 25.001 – 35.000 15. 35.001 – 45.000 16. Over 45.000 <i>RF Refuse to answer (do not read out)</i>	B9
B8kg	<i>[INT]</i> Ask if currency on question B7 is 5 - KGS – Som <b>Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad using the following scale.</b>	1. Up to 3.500 2. 3.501 – 6.000 3. 6.001 – 7.800 4. 7.801 – 12.000 5. 12.001 – 15.000 6. 15.001 – 20.000 7. 20.001 – 25.000 8. 25.001 – 35.000	9. 35.001 – 55.000 10. 55.001 – 75.000 11. 75.001 – 110.000 12. 110.001 – 155.000 13. 155.001 – 250.000 14. 250.001 – 300.000 15. 300.001 – 350.000 16. Over 350.001 <i>RF Refuse to answer (do not read out)</i>	B9

B8ud c	<p><i>[INT]</i> Ask if currency on question B7 is 6 EUR – Euro or 7.USD - United States dollar or 8. CAD - Canadian dollar</p> <p>Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad using the following scale.</p>	1. Up to 50 2. 50-75 3. 76-100 4. 101-150 5. 151-200 6. 201-250 7. 251-300 8. 300-500	9. 501-750 10. 751-1.000 11. 1.001-1.500 12. 1.501-2.000 13. 2.000-3.000 14. 3.001-4.000 15. 4.001-5.000 16. Over 5.000 <i>RF Refuse to answer (do not read out)</i>	B9
B8ot h	Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad?	Amount _____ Currency _____ <i>RF Refuse to answer (do not read out)</i>		B9
B9	Has the amount or frequency of received remittances from abroad changed in certain period of time?	1. Yes 2. No		B10 C1
B10	How did the amount or frequency of received remittances change in certain period of time? <i>[INT]</i> Multiple responses possible	1. The amount of received remittances is higher 2. The amount of received remittances is lower 3. Received remittances are more frequent 4. Received remittances are less frequent		B11
B11	When did this change of amount or frequency of received remittances from abroad occur?	In the last _____ months		B12
B12	What was the main cause for those changes?	1. Change in incomes / possibilities of the remittance sender abroad 2. Change in incomes / needs and circumstances of your household 3. Change in government policy regarding sending/receiving of remittances 95. Other, specify _____		C1
<b>C REMITTANCE TRANSFER METHOD USED MOST FREQUENTLY</b>				
Now, please think about the method you use for receiving remittance most frequently (B4b)				
C1	What is the most frequent location where you withdraw your remittance? <i>[INT]</i> Show card. One answer	1. Home delivery via the person who sends (or brings) remittances or relative or other individual 2. Money Transfer Operator location (ie. Western Union and similar) 3. Post office 4. Postman home delivery 5. Bank branch 6. Bank remittance outlet location 7. Bank Agent location 8. Mobile phone agent location 9. ATM 95. Other, specify? _____		C2
C2	How far from your residential address is the location that you visit in order to withdraw your remittance? Please specify time that you need to reach the location and means of transport that you use to reach the location?	a. Time _____ minutes b. Means of transport 1. Bus/Minibus 2. Car 3. Train 4. By foot Ø Not applicable (in case of home delivery or postman home delivery on C1)		C3
C3	When you reach the location, do you have to wait in line? If yes, for how long?	1. Yes, _____ minutes 2. No Ø Not applicable (in case of home delivery or postman home delivery on C1)		C4

C4	Has the location ever been closed when you arrived there (during its expected hours of operation)?	1. Yes, more than 3 times 2. Yes, 1-3 times 3. No Ø Not applicable (in case of home delivery or postman home delivery on C1)	C5
C5	Starting from the moment of sending, how long it usually takes you to receive the cash remittances	1. Less than one day 2. One day 3. 2-3 days 4. 4-7 days 5. More than 7 days	C6
C6	Are you notified when someone sends you a remittance? [INT] Multiple responses	1. Yes, I receive notification on my mobile phone 2. Yes, I receive notification from my bank 3. Yes, I receive notification by post 4. Yes, I receive notification in some other way, please specify _____ 5. No, I don't receive notification at all	C7
C7	Did you have to pay any kind of commission in order to receive the remittance?	1. Yes, _____% of total amount of remittance 2. Yes, fixed amount regardless of the amount of remittance, please specify the amount _____ 3. Yes, but amount varies depending on place where I withdraw the remittance / depending on time when I withdraw remittance 4. No	C8
C8	In which currency do you receive remittances?	1. Local currency	C9
		2. Foreign currency	C11
C9	If you receive remittances in local currency, do you have an option to receive the funds in foreign currency?	1. Yes	C10
		2. No, but I don't need that option since I am using funds in local currency 3. No, but I would like to have an option to receive funds in foreign currency DK Don't know (do not read out)	C12
C10	Who sets the rate at which the funds are converted into domestic currency?	1. It is regulated by the Government/Central Bank 2. It is set by the bank/Post/ Money Transfer Operator/ Mobile phone operator (agent) where I withdraw funds 95. Other, specify? _____ DK Don't know (do not read out)	C12
C11	After receiving funds in foreign currency, you are... [INT] Read answers	1. Holding funds in foreign currency and using them in foreign currency 2. Holding funds in foreign currency and convert them in domestic currency when I need to use them 3. Convert all foreign currency in domestic currency upon receipt.	C12
C12	When you withdraw remittances, do you receive them in... [INT] Read answers	1. Cash	C13
		2. E-wallet (accessible via mobile, cash kiosk, online) 3. Prepaid cards 4. On my bank account 95. Other, specify? _____	C14
C13	If you receive remittances in cash, does the location where you withdraw remittance always have sufficient cash for you to get your remittance?	1. Yes, always 2. Yes, but sometimes it happens that I should visit the location one more time in order to withdraw all funds 3. No, each time I am trying to withdraw funds I must visit the location several times in order to withdraw all funds Ø Not applicable (in case of home delivery or postman home delivery on C1)	C14

C14	Have you ever experienced any issues in receiving remittances from abroad? If yes, please specify. [INT] Show card	1. Remittance sent to me was not received 2. I received less than expected 3. Commission/fee I had to pay was more than foreseen for this transaction 4. It took more time to receive the remittance than foreseen 95. Other, specify? _____ 96. No I never experienced any issues in receiving remittances	C15 D1																						
C15	If you have experienced issues with receiving remittances from abroad, were they resolved?	1. Yes 2. No	C16																						
C16	Were you familiar with the procedures needed for solving the issues with receiving remittances? [INT] Show card	1. Yes, the procedure is foreseen by the bank / post office / financial company used for remittance transfer 2. No, because the procedure for solving issues is not foreseen by the bank / post office / MTO/ MPO/ financial company used for remittance transfer 3. No, I am not familiar if the procedure for solving issues is foreseen by the bank / post office / MTO/ MPO/ financial company used for remittance transfer	C17																						
C17	How long did it take to solve the issue of receiving remittances?	_____ days Ø Issue was never solved	C18																						
C18	How satisfied are you with the help provided by the bank / post office / MTO used for remittance transfer? [INT] Show card	1. Completely unsatisfied 2. Mostly unsatisfied 3. Mostly satisfied 4. Completely satisfied Ø Not applicable (in case of home delivery or postman home delivery on C1)	C19																						
C19	Did experiencing issues with receiving remittances motivate you to think about changing the method of receiving remittances? [INT] Show card	1. Yes, I changed the method of receiving remittances after that experience 2. Yes, but I still didn't find better method for receiving remittances 3. No, I am still using the same method for receiving remittances	D1																						
<b>D USAGE OF RECEIVED REMITTANCES FROM ABROAD</b>																									
Now, please think about all remittances your household receives.																									
D1	Would you be able to cover your basic family needs if the received remittances by members of the HH didn't come for a certain period of time?	1. Yes, the remittance I am receiving is not that important source of funds 2. Yes, but I wouldn't be able to cover all the basic needs 3. No, the remittance is the main source of household income	D2																						
D2	What purpose do you use the received remittances from abroad for? Please rank items on the table according to the contribution of overall HH income: use ranks from 1 to 5, where you will put rank 1 on the item to which remittances contribute the most and rank 5 for the one to which remittances contribute the least. In case you are not spending remittance on certain item, please put 0.	<table border="1"> <thead> <tr> <th></th> <th>Rank</th> </tr> </thead> <tbody> <tr> <td>1. FMCG, HH product, appliances and goods (Food and beverages, tobacco, Clothes and footwear, physical goods)</td> <td></td> </tr> <tr> <td>2. Education</td> <td></td> </tr> <tr> <td>3. Health</td> <td></td> </tr> <tr> <td>4. Transport equipment</td> <td></td> </tr> <tr> <td>5. Rent/housing costs/Debt payment</td> <td></td> </tr> <tr> <td>6. Investing in business activities: Agricultural production, Entrepreneurial activity</td> <td></td> </tr> <tr> <td>7. Investments: Buying a flat or a house, construction, renovation and major repairs at home or apartment</td> <td></td> </tr> <tr> <td>8. Emergencies (e.g. illness, accident, disaster)</td> <td></td> </tr> <tr> <td>9. Holidays, vacations, traveling</td> <td></td> </tr> <tr> <td>10. Savings</td> <td></td> </tr> </tbody> </table>		Rank	1. FMCG, HH product, appliances and goods (Food and beverages, tobacco, Clothes and footwear, physical goods)		2. Education		3. Health		4. Transport equipment		5. Rent/housing costs/Debt payment		6. Investing in business activities: Agricultural production, Entrepreneurial activity		7. Investments: Buying a flat or a house, construction, renovation and major repairs at home or apartment		8. Emergencies (e.g. illness, accident, disaster)		9. Holidays, vacations, traveling		10. Savings		D3
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10. Savings																									

D3	D3a. Does your household have any other sources of income, beside remittances? <i>[INT] Ask for all items from the table</i>		D3b. In what form do you receive that income? 1. In cash 2. Payment card 3. Into bank account 4. E-money 95. Other, please specify _____		D4	
		D3a.	D3b.			
	1. Government salary	1. Yes 2. No	1 2 3 4 95 _____			
	2. Private company (entity) salary	1. Yes 2. No	1 2 3 4 95 _____			
	3. Pension	1. Yes 2. No	1 2 3 4 95 _____			
	4. Own business / vendor / merchant / etc.	1. Yes 2. No	1 2 3 4 95 _____			
	5. Agriculture	1. Yes 2. No	1 2 3 4 95 _____			
	6. Estate renting	1. Yes 2. No	1 2 3 4 95 _____			
	7. Government benefit or other social benefit	1. Yes 2. No	1 2 3 4 95 _____			
D4	Does your household save any money / funds for major purchases, emergencies, school fees, special occasions (weddings, funerals, etc)?		1. Yes		D5	
			2. No <i>RF Refuse to answer (do not read out)</i>		E1	
D5	How often is your household able to save some money?		1. Every week 2. Every month 3. Occasionally – when we can 4. Whenever we receive remittances		D6	
D6	Where do you place your set-aside funds?		5. At home in a secret place 6. With a friend for safe keeping 7. In an account with a bank or a MFI / MDO 8. In an e-wallet, mobile phone account, etc. <i>RF Refuse to answer (do not read out)</i>		D7	
D7	Would you be able to save some money in case you did not receive remittances?		9. Yes, the same amount 10. Yes, but the amount would be lower 11. No		E1	
<b>E USAGE OF BANK ACCOUNT AND PRODUCTS</b>						
E1	Do you have access to any bank account? <i>[INT] Multiple answers</i>		1. Yes, I have my own bank account		E1a	
			2. Yes, I have access to someone else's bank account			
			3. No		E3	
E1a	How many bank accounts do you have access to (including you own account)?		_____ bank accounts		E2	
E2	<i>[INT] Ask for all bank accounts respondent has access to</i> What do you use these accounts for?			Yes	No	E4
			1. Receiving of remittances	1	2	
			2. General income / spending's management	1	2	
			3. Loans and credits	1	2	
			4. Savings	1	2	
			95. Other, specify _____	1	2	
E3	E3a. Why don't you have a bank account? Please name up to 3 of the most important reasons <i>[INT] Show card. Up to 3 answers</i> E3b. And what is the main reason why you don't have a bank account? <i>[INT] Show card. One answer</i>				E4	
		E3a. Top 3 reasons	E3b. The most			



				<b>important reason</b>	
	1. No bank available near home or work	1		1	
	2. Do not trust the banks	2		2	
	3. Bank processes are too complicated and confusing for me	3		3	
	4. No money to open bank account / pay for maintenance of the account	4		4	
	5. Can manage own finances without bank account	5		5	
	95. Other, specify	95		95	
<b>E4</b>	<b>Do you have a payment card?</b>	1. Yes	<b>E4a</b>		
		2. No			
<b>E4a</b>	<b>For what purposes are you using your payment card?</b> <i>[INT] Multiple answers</i>	1. ATM withdrawal 2. POS payments 3. Internet purchases 95. Other, specify _____	<b>E4b</b>		
<b>E4b</b>	<b>When any kind of funds are deposited on your payment card, do you cash the card out completely or you leave some of the funds on the card?</b>	1. I always cash the card out completely 2. I always leave some of the funds on the card 3. Sometimes I cash the card out completely and sometimes I leave some of the funds on the card	<b>E5</b>		
<b>E5</b>	<b>How often do you use your payment card?</b>	1. Every day 2. Few times a week 3. Few times a month 4. Few times a year 5. Less than once a year	<b>E7</b>		
<b>E6</b>	<b>Why don't you have a payment card?</b> <i>[INT] Show card. Multiple answers</i>	1. No bank available near home or work 2. Do not trust the banks 3. Bank processes are too complicated and confusing for me 4. No money to open bank debit card / pay for maintenance 5. Can manage own finances without bank account 6. Don't have bank account 95. Other reason, specify _____	<b>E7</b>		
<b>E7</b>	<i>[INT] Ask those who didn't mark banks in B3b (answer 2. and 5.). If respondent marked answer 2. or 5. in B3b, skip to E13)</i> <b>Have you and your relatives/friends abroad ever used banks for remittances transfer?</b>	1. Yes	<b>E9</b>		
		2. No	<b>E8</b>		
<b>E8</b>	<b>Why didn't you use banks for remittances transfer?</b> <i>[INT] Show card. Multiple answers</i>	1. Didn't know that bank accounts (or other bank products) can be used for remittances transfer 2. No bank available near home or work 3. Do not trust banks 4. Bank processes are too complicated and confusing for me 5. Don't have a bank account 6. High cost of the remittance transfer 7. Too slow / long duration of the money transfer 95. Other reason, specify _____	<b>E11</b>		
<b>E9</b>	<b>How satisfied were you with using a bank for remittances transfer?</b>	<b>1</b> Completely unsatisfied	<b>2</b> Mostly unsatisfied	<b>3</b> Mostly satisfied	<b>4</b> Completely satisfied
					<b>E10</b>
<b>E10</b>	<b>Have you experienced any negative aspects of the remittances transfer through a bank? If yes, please specify</b> <i>[INT] Show card. Multiple answers</i>	1. High transfer costs 2. Unexpected transfer costs 3. Unexpected complications in transfer procedures 4. Unexpected time delay in money transfer 5. Loss of the money 95. Other, specify _____ 96. No, I have never experienced negative aspects of the	<b>E13</b>		

		<i>remittances transfer through bank</i>			
E11	If you or your relative were not using banks for remittances at all, what would influence you and your relative the most to start using them (more frequent) for remittance transfer? <i>[INT] Show card. Multiple answers</i>	1. Bank offices availability (more bank offices nearby) 2. More adequate working hours of the bank offices 3. Faster money transfer 4. Lower costs of the money transfer 5. Less complicated procedures for remittance receiving/sending 6. More transparent costs of the money transfer 7. More security and safety in money transfer (guaranties) 95. Other, specify _____			E13
		96. Nothing, I would not consider using bank for remittances transfer			E12
E12	If you or your relative abroad are not willing to use banks for remittances transfer, which of other, if any, financial institutions you would consider as an alternative?	1. Post office 2. Currency exchange office 3. Insurance company 95. Other, specify _____ 96. None			E13
E13	Do you or any member of your household have...		Yes	No	
		1. A loan	1	2	
		2. An insurance	1	2	
		3. A prepaid card	1	2	
		4. A mobile money account	1	2	
		5. Bill payment wallet	1	2	
		6. Any other type of transaction account	1	2	E13a
E13a	Have you ever been offered a loan based on your remittance receipts or on the basis of payments to your payment cards?	1. Yes and I accepted this kind of loan 2. Yes, but I didn't accept this kind of loan 3. No, nobody has ever offered any kind of loan based on my remittance receipts or payment to my payment card(s) 95. No, since I don't have remittance receipts or payment to my payment card/I don't have payment card			E14
E14	Are there any ATMs in your area?	1. Yes			E15
		2. No			E16
E15	How close are they to your place of residence?	1. Walking distance 2. 10 – 15 minutes by bus / car 3. More than 30 minutes by bus / car			E16
E16	Have you ever used an ATM?	1. Yes 2. No			E17
E17	Do you find ATMs reliable?	1. No, I don't think they are reliable 2. Neither unreliable nor reliable 3. Yes, I find them reliable			E18
E18	Are there any bill payment kiosks in your area?	1. Yes			E19
		2. No <i>DK Don't know (do not read out)</i>			E20
E19	How close are they to your place of residence?	1. Walking distance 2. 10 – 15 minutes by bus / car 3. More than 30 minutes by bus / car			E20
E20	Have you or any member of your household ever used bill payment kiosks?	1. Yes, I have 2. No, I haven't, but some members of my household have used them			E21

		96. No, none of the household members have ever used them	E23																																	
E21	<b>What types of bills / payments have you made in bill payment kiosks?</b> <i>[INT] Show card. Multiple answers</i>	1. Utility bills 2. Mobile phone bills 3. Bills related to education 4. Bills related to health services 5. Holidays, vacations, traveling bills 95. Other, specify _____	E22																																	
E22	<b>Did you receive a receipt for your payment?</b>	1. Yes, always 2. Yes, but sometimes it happened that I didn't receive a receipt for my payment 3. No	E23																																	
E23	<b>Do you find bill payment kiosks reliable?</b>	1. No, I don't think they are reliable 2. Neither unreliable nor reliable 3. Yes, I find them reliable	F1																																	
<b>F SENDING REMITTANCES</b>																																				
F1	<b>Have you sent remittances abroad in the last 12 months?</b>	1. Yes 2. No	F2																																	
F2	<b>How did you send money abroad?</b>  <b>F2a. Please specify all ways of sending remittances in the last 12 months.</b> <i>[INT] Show card. Multiple answer</i> <b>F2b. Could you please indicate the one you used most frequent?</b> <i>[INT] Show card. One answer only</i>	<table border="1"> <thead> <tr> <th></th><th>F2a. All ways of sending remittances</th><th>F2b. The most frequently used way of sending remittances</th></tr> </thead> <tbody> <tr> <td>1. Hand carried by a relative or other individual</td><td>1</td><td>1</td></tr> <tr> <td>2. Through bank (without sending on the bank account)</td><td>2</td><td>2</td></tr> <tr> <td>3. Through Post office</td><td>3</td><td>3</td></tr> <tr> <td>4. Through a money transfer operator (via Western Union, MoneyGram, RIA, others)</td><td>4</td><td>4</td></tr> <tr> <td>5. Into a bank account</td><td>5</td><td>5</td></tr> <tr> <td>6. Into a e-wallet</td><td>6</td><td>6</td></tr> <tr> <td>7. Into a mobile phone account (airtime)</td><td>7</td><td>7</td></tr> <tr> <td>8. Into a payment card (prepaid or debit card)</td><td>8</td><td>8</td></tr> <tr> <td>9. Bus driver (or other transport operator)</td><td>9</td><td>9</td></tr> <tr> <td>95. Other, please specify _____</td><td>95</td><td>95</td></tr> </tbody> </table>		F2a. All ways of sending remittances	F2b. The most frequently used way of sending remittances	1. Hand carried by a relative or other individual	1	1	2. Through bank (without sending on the bank account)	2	2	3. Through Post office	3	3	4. Through a money transfer operator (via Western Union, MoneyGram, RIA, others)	4	4	5. Into a bank account	5	5	6. Into a e-wallet	6	6	7. Into a mobile phone account (airtime)	7	7	8. Into a payment card (prepaid or debit card)	8	8	9. Bus driver (or other transport operator)	9	9	95. Other, please specify _____	95	95	F3
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9. Bus driver (or other transport operator)	9	9																																		
95. Other, please specify _____	95	95																																		
F3	<b>When sending remittances using the most frequently used way of sending remittances, where do you complete the transaction?</b> <i>[INT] Show card. One answer only</i>	1. Hand carried by friend/relative 2. Post office 3. Money transfer operator location 4. Bank branch 5. Bank remittance outlet location 6. Bank Agent location 7. Mobile phone agent location 8. Online 9. An intermediary (bus driver, etc.) 95. Other, specify? _____	F4																																	
F4	<b>What is the major advantage of the most frequently used way of sending money</b> <i>[INT] marked on question F2b?</i> <i>[INT] Show card. One answer only</i>	1. It is cheaper 2. It is quick 3. It is easy to use 4. It is secure/reliable 5. It is close to my home 6. It is easily accessible for the people I send money to	F5																																	

		7. Convenient opening hours 95. Other, please specify _____	
F5	What is the major drawback of this channel? <i>[INT] Show card. One answer only</i>	1. It is more expensive 2. It is slow 3. It is difficult to use 4. It is less secure 5. It is far from my home 6. It is difficult for my family to receive the money 7. The opening hours are not practical 95. Other, please specify _____ 96. No downsides	F6
F6	How much have you sent in total over the past 12 months? Please specify the currency as well	Amount _____ Currency _____ RF Refuse to answer (do not read out)	F7
F7	How often do you send remittances abroad?	1. Monthly (at least once a month) 2. 4-6 times a year 3. 2-3 times a year 4. Once a year RF Refuse to answer (do not read out)	F8
F8	What is the cost of sending the average amount you send each time?	1. _____% of total amount of remittance 2. _____ fixed amount regardless of the amount of remittance, please specify amount RF Refuse to answer (do not read out)	F9
F9	Do these costs include...	1. Fees 2. Costs arising from the foreign exchange 3. Other costs charged to the receiver 95. Other, please specify _____	F10
F10	Were there any problems with this channel in the past? <i>[INT] Show card. Multiple answers</i>	1. The money was lost/not received 2. The amount received was not correct 3. The money arrived late 4. The recipient had to pay an unexpected fee to receive the money 5. The receiver's information was not correct 95. Other, please specify _____ 96. I've never had a problem	F11 F12
F11	Who did you turn to for help? <i>[INT] Show card. Multiple answers</i>	1. The police 2. The embassy/consulate 3. Branch manager (bank, post office) 4. Management of the money transfer operator in my country 5. Management of the money transfer operator in the destination country 6. Friends/acquaintances 95. Other, please specify _____ 96. No one	F12
F12	How long does it take for the receiver to receive the money?	1. Less than one day 2. One day 3. 2-3 days 4. 4-7 days 5. More than 7 days	F13
F13	Where do you get information on choosing a money transfer service? Please choose up to 3 answers <i>[INT] Show card. Up to 3 answers</i>	1. Word of mouth 2. Advertising in the street and transportation 3. Advertising in newspaper, TV, radio 4. Embassy/consulate 5. Internet 6. Family in my home country	F14

		7. Association/group I am a part of 95. Other, please specify _____	
F14	Has the amount or frequency of remittances sent abroad ever changed?	1. Yes ----- 2. No	F15 Dem
F15	How has the amount or frequency of remittances sent changed? [INT] Multiple responses possible	1. The amount of remittances sent is bigger 2. The amount of remittances sent is smaller 3. Sending remittances is more frequent 4. Sending remittances is less frequent	F16
F16	When has this change of amount or frequency of remittances sent abroad occurred?	In the last _____ months	F17
F17	What was the main cause for those changes?	1. Change in incomes / possibilities of the relative abroad 2. Change in incomes / needs and circumstances of your household 3. Change in government policy regarding sending/receiving remittances 4. Found a new / better way to send 95. Other, specify _____	Dem
<b>Demography</b>			
<b>ALL RESPONDENTS</b>			
Dem1	Gender:	1. Male                      2. Female	
Dem2	Age:		
Dem4	Marital status:	1. Single, does not live with a partner 2. Married, lives with a partner 3. Divorced, and other (was married)	
Dem5	Education – the last COMPLETED level of education: [INT] Show card Dem5.	1. Unfinished primary school 2. Finished primary school 3. Unfinished secondary school 4. Unfinished secondary school, has a craft	5. Finished secondary school 6. Unfinished faculty 7. Finished two-year college 8. Finished faculty
Dem6a	Current occupation:	1. An employee in a private company, shop or a store 2. An employee in public institution (government, police, army, etc.) 3. Self-employed: Highly qualified intellectual who is self-employed, owns a company or workshop 4. Farmer, fisherman 5. Unemployed 6. Pupil/student 7. Housewife 8. Pensioner Other: _____	
Dem7a	Type of household:	1. Lives alone 2. Married couple without children 3. Married couple with children	4. Married couple with grown-up children (over 27 years of age) 5. Multigenerational family 6. Single parent 7. Married couple, children live separately 95. Other
Dem7b	Total number of household members		
Dem8a	Total PERSONAL income for the previous month: [INT] Show card Dem8a	LOCAL SCALES	NA (Refuses to answer)
Dem8b	Total number of household members with regular monthly income:		
Dem8c	Total HOUSEHOLD income for the month of previous month: [INT] Show card Dem8c	LOCAL SCALES	NA (Refuses to answer)

## 7.5. Statistical tables

### 7.5.1 Age and gender of remittance sender

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	7262	944	953	1818	1043	1396	1109
Sig		0.00					
18-29	24.0	10	20	17	9	42	43
30-44	44.1	35	52	50	37	43	43
45-60	27.3	41	27	29	44	15	14
>60	4.7	13	2	4	10	0	1
Total		100%					

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	7262	944	953	1818	1043	1396	1109
sig		0.00					
Male	73.6	56	71	82	55	93	69
Female	26.4	44	29	18	45	7	31
Total		100%					

### 7.5.2 Place of residence of remittance sender – Country

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	7262	944	953	1818	1043	1396	1109
sig		0.00					
Russia	32.8	2		0	0	97	91
Germany	17.5	21	6	41	25	0	0
Switzerland	8.1	8	0	23	8		
Italy	6.7	5	35	5	3		0
Austria	6.2	20	0	6	15		
United States of America	5.4	8	10	4	14	0	1
Greece	4.2	0	32		0		
Sweden	2.5	4	1	4	6		
France	2.5	6	2	4	2	0	
United Kingdom	2.3	2	8	3	1		
Slovenia	1.4	3		2	5		
Canada	1.4	3	2	1	3		
Norway	0.9	1	0	1	3		
Australia	0.8	3	0	0	2		0
Belgium	0.8	1	1	1	1		0
Kazakhstan	0.7	0	0			1	2
Netherlands	0.7	1	0	1	2		
Croatia	0.7	1	0	0	3		
Denmark	0.6	0	0	0	3		
Turkey	0.5		0	0		0	3
Korea	0.2						1
United Arab Emirates	0.2	1		0	0	0	0
Macedonia	0.2	1	1		0		
Bosnia and Herzegovina	0.2	2					
Spain	0.2	0	1	0	0		
Finland	0.2	0		1	0		
State of the European Union	0.2	0		0	0		0
Montenegro	0.2	1			0		
Hungary	0.1	1		0	0		

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	7262	944	953	1818	1043	1396	1109
sig		0.00					
Luxembourg	0.1	0	0	0	1		
Czech Republic	0.1	0		0	0		
Slovakia	0.1	1					
Malta	0.1	1					
Afghanistan	0.1			0			
Tatarstan	0.1					0	
Poland	0.1	0			0	0	0
Japan	0.1	0	0				0
Nigeria	0.0	0					
China	0.0	0					0
Libya	0.0	0					
Irlandë	0.0		0				
Kuwait	0.0	0			0		
Dominican Republic	0.0	0			0		
South Africa	0.0	0					
Ukraine	0.0					0	
Africa	0.0	0			0		
Tunisia	0.0	0					
Bulgaria	0.0	0					
Iraq	0.0			0			
Angola	0.0	0					
Liechtenstein	0.0	0					
Cyprus	0.0	0					
Israel	0.0	0					
Kosovo	0.0		0				
New Zealand	0.0		0				
Oman	0.0	0					
Yemen	0.0					0	
Thailand	0.0						0
Equatorial Guinea	0.0	0					
Portugal	0.0	0					
Saudi Arabia	0.0						0
Different countries	0.4	0		0	1		0
RF	0.0	0			0		
Total		100%					

### 7.5.3 How often do you receive remittances from this person?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	7262	944	953	1818	1043	1396	1109
sig		0.00					
Monthly (at least once a month)	25.2	17	17	19	14	41	40
4-6 times a year	23.2	18	20	16	17	34	32
2-3 times a year	31.6	35	37	41	35	17	21
Once a year	20.1	29	26	23	33	7	6
Total		100%					

## 7.5.4 What is the share of remittance received from this remittance sender in total yearly household income?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	7262	944	953	1818	1043	1396	1109
sig		0.00					
Up to 10 %	32.1	48	29	40	35	14	27
11 to 49 %	31.8	19	32	34	15	40	45
50 % and more	23.3	16	22	15	10	46	28
REF	12.8	17	18	11	39		
Total		100%					

## 7.5.5 How long have you been receiving remittances from abroad?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Less than 2 years	31.7	29	19	14	16	60	56
From 2-5 years	24.8	30	28	23	22	23	25
From 6-10 years	16.9	16	22	21	21	10	11
More than 10 years	26.6	25	32	42	40	7	8
Total		100%					

## 7.5.6 Do you receive remittances on regular basis or on special occasions/needs?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
Occasionally (from time to time)	39.5	38	35	50	45	30	36
Regularly (in regular time intervals, same number of remittances and same/similar amount each time)	36.0	27	34	31	26	48	50
On special occasions (for holidays or some personal celebrations such as birthdays, family celebrations)	28.1	35	38	23	36	29	11
For special needs (school fees, illness/doctor bills, death in family, marriage)	17.8	10	27	16	12	28	13



### 7.5.7 Please specify all ways of receiving remittances in the last 12 months

Multiple answers; Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
Through a money transfer operator	46.8	45	65	52	32	34	52
Hand carried by the person who sends (or brings) remittances	32.9	33	44	55	56	2	1
Through bank (without sending to the bank account)	23.2	7	5	7	7	65	48
Into a bank account	13.8	23	10	12	21	14	4
Hand carried by a relative or other individual	11.1	14	17	14	14	5	1
Through Post office	2.9	9	3	1	2	4	0
Bus driver (or other transport operator)	2.8	8	3	3	3		0
Into a mobile phone account (airtime)	0.3	1		0		1	0
Into a payment card (prepaid or debit card)	0.3	1			0	0	0
Into a e-wallet	0.2	1	0	0	0	0	0
Other	0.1		0		0		

### 7.5.8 Could you please indicate the one you use the most frequently?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina <sup>a</sup>	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Through a money transfer operator	40.8	40	57	45	28	26	51
Hand carried by the person who sends (or brings) remittances	22.8	22	28	38	44	1	0
Through bank (without sending to the bank account)	21.0	5	2	6	6	61	47
Into a bank account	7.5	13	2	5	12	11	1
Hand carried by a relative or other individual	4.9	7	9	6	7	1	0
Bus driver (or other transport operator)	1.3	5	2	1	1		
Through Post office	1.3	5	1	0	1	0	0
Into a payment card (prepaid or debit card)	0.2	1			0		0
Into a mobile phone account (airtime)	0.1	0					0
Into a e-wallet	0.1	0					0
Other	0.1		0		0		
Total		100%					

### 7.5.9 Overall, to what extent are you satisfied with the method of remittance transfer that you use the most frequently?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
Completely unsatisfied	1.7	1	2	3	2	1	0
Mostly unsatisfied	1.4	2	2	2	1	0	1
Sum -	3.1	3	4	5	3	1	1
Sum +	96.9	97	96	95	97	99	99
Mostly satisfied	30.9	26	31	36	29	26	36
Completely satisfied	66.1	71	66	58	68	73	63
Total		100%					
Mean	3.6	3.7	3.6	3.5	3.6	3.7	3.6

### 7.5.10 What is the most frequent location where you withdraw your remittance?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Money Transfer Operator location	32.4	18	55	46	19	17	35
Home delivery via the person who sends (or brings) remittance	29.1	34	39	44	52	2	1
Bank branch	28.1	15	3	7	15	76	55
Bank remittance outlet location	4.9	12		0	8	4	8
Post office	3.3	17	1	0	3	0	0
ATM	1.6	2	2	2	2	1	0
Bank Agent location	0.4	1		0	0	0	0
Postman home delivery	0.2	1	0		0		
Mobile phone agent location	0.1	0					
Other	0.0		0				
Total		100%					

### 7.5.11 Starting from the moment of sending, how long it usually takes you to receive the cash remittance?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Less than one day	54.6	51	54	49	58	64	53
One day	28.4	29	24	24	23	30	43
2-3 days	14.2	17	18	23	15	6	4
4-7 days	2.1	3	4	3	4	0	0
More than 7 days	0.7	1	1	1	1		0
Total		100%					

## 7.5.12 What purpose do you use the received remittances from abroad for? - TOP RANK

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
FMCG, HH product, appliances and goods (Food and beverages, tobacco, Clothes and footwear, physical goods)	61.9	57	56	66	60	68	61
Health	8.3	8	10	6	13	10	5
Education	5.6	5	5	7	6	5	5
Investments: Buying a flat or a house, construction, renovation and major repairs at home or apartment	4.9	5	3	4	2	5	13
Rent/ housing costs/ debt payment	4.2	9	2	2	4	5	4
Emergencies (e.g. illness, accident, disaster)	3.9	4	7	6	3	0	3
Savings	3.4	2	6	3	6	2	3
Holidays, vacations, traveling	2.8	5	6	3	3	0	1
Investing in business activities: Agricultural production, Entrepreneurial activity	1.8	3	1	1	2	1	4
Transport equipment	1.8	1	1	2	2	4	0

## 7.5.13 Does your household have any other sources of income, beside remittances – Answer YES

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
Pension	40.1	36	39	39	43	39	46
Private company (entity) salary	27.9	42	35	36	27	10	17
Government salary	23.9	25	16	29	15	29	24
Agriculture	20.5	11	11	14	11	32	44
Own business / vendor / merchant / etc.	9.7	5	14	11	2	13	13
Government benefit or other social benefit	4.3	3	4	5	5	4	5
Estate renting	2.1	4	4	3	0	1	1

## 7.5.14 Do you have access to any bank account?

Multiple answers; Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
Yes, I have my own bank account	43.9	78	44	54	63	15	10
Yes, I have access to someone else's bank account	2.1	6	2	2	2	1	0
No	54.7	20	54	45	36	84	90

### 7.5.15 Do you have a payment card?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Yes	35.3	61	34	33	34	28	24
No	64.7	39	66	67	66	72	76
Total		100%					

### 7.5.16 Do you or any member of your household have – Answer YES

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
A loan	20.4	28	7	21	20	14	34
A prepaid card	14.0	23	14	16	8	13	8
An insurance	13.0	24	20	11	17	8	1
Any other type of transaction account	2.8	4	2	4	5	1	0
Bill payment wallet	2.2	2	7	3	1	0	1
A mobile money account	2.2	1	6	2	1	2	2

### 7.5.17 Are there any ATMs in your area?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Yes	51.3	70	59	33	63	61	32
No	48.7	30	41	67	37	39	68
Total		100%					

### 7.5.18 Are there any bill payment kiosks in your area?

Base: Total target population

	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Yes	28.1	5	36	16	2	69	38
No	63.2	83	50	74	85	29	59
Don't know	8.8	12	14	10	13	2	3
Total	100%						

### 7.5.19 Have you sent remittances abroad in the last 12 months?

Base: Total target population

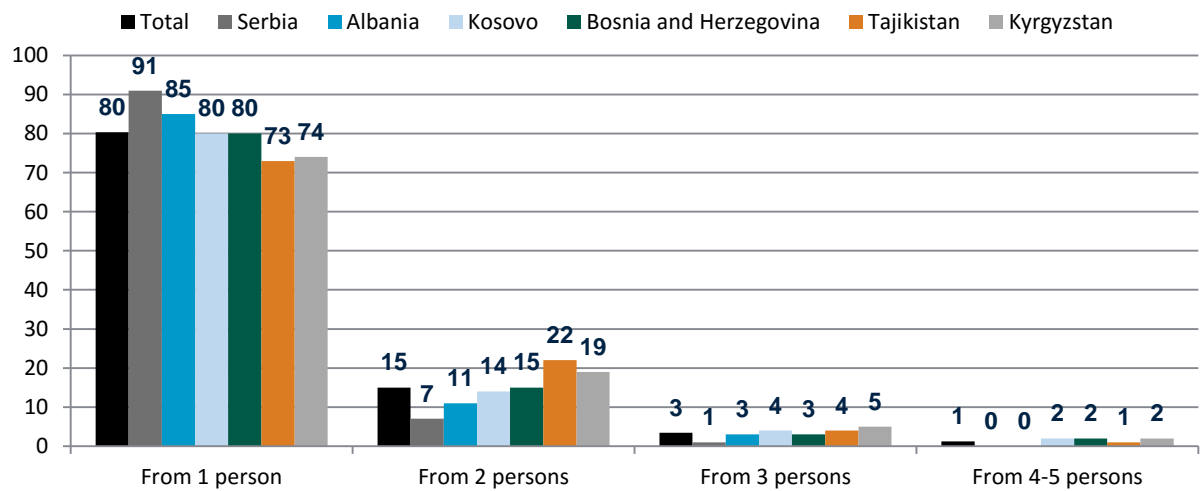
	Total	Country					
		Serbia	Albania	Kosovo	Bosnia and Herzegovina	Tajikistan	Kyrgyzstan
N	5758	857	804	1403	822	1053	819
sig		0.00					
Yes	2.4	4	0	1	3	1	4
No	97.6	96	100	99	97	99	96
Total	100%						

## 7.6. Origin of remittances

### 7.6.1 Number of remittance senders

**Figure 7.6.1 Number of remittance senders**

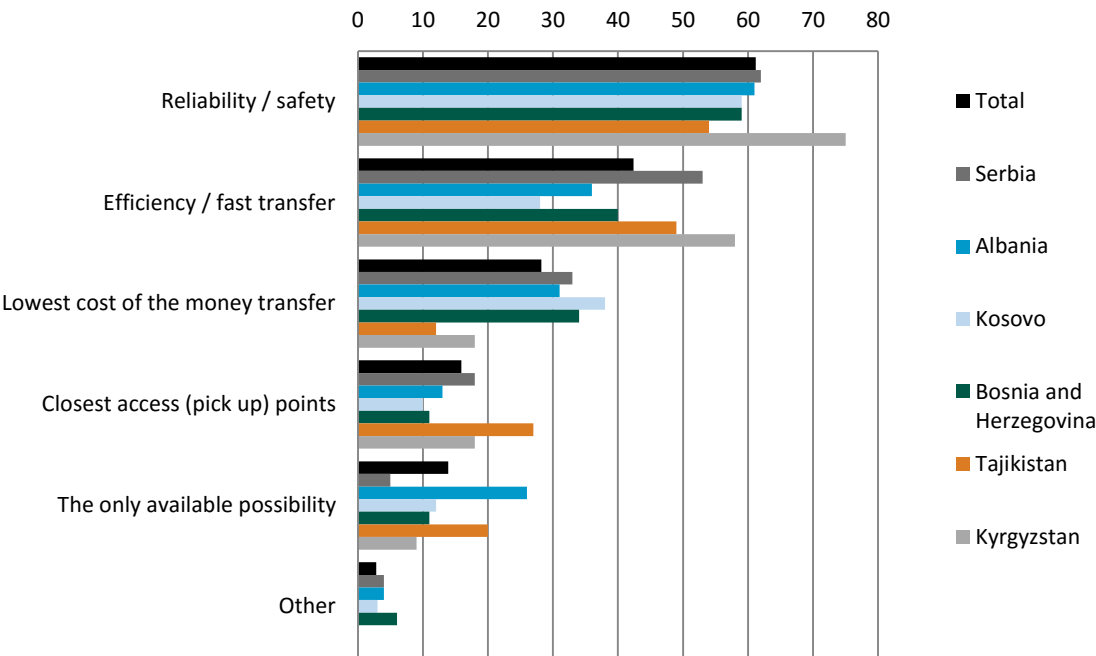
Can you please list all persons from whom you or any member of your household received remittances from abroad in the last 12 months? From how many persons? Base: Total target population



### 7.6.2 Reasons for using the most preferred method of money transfer

**Figure 7.6.2 Reasons for using the most preferred method of money transfer**

What are the main reasons for using most frequently ... as the method of remittance transfer? Multiple answers; Base: Total target population

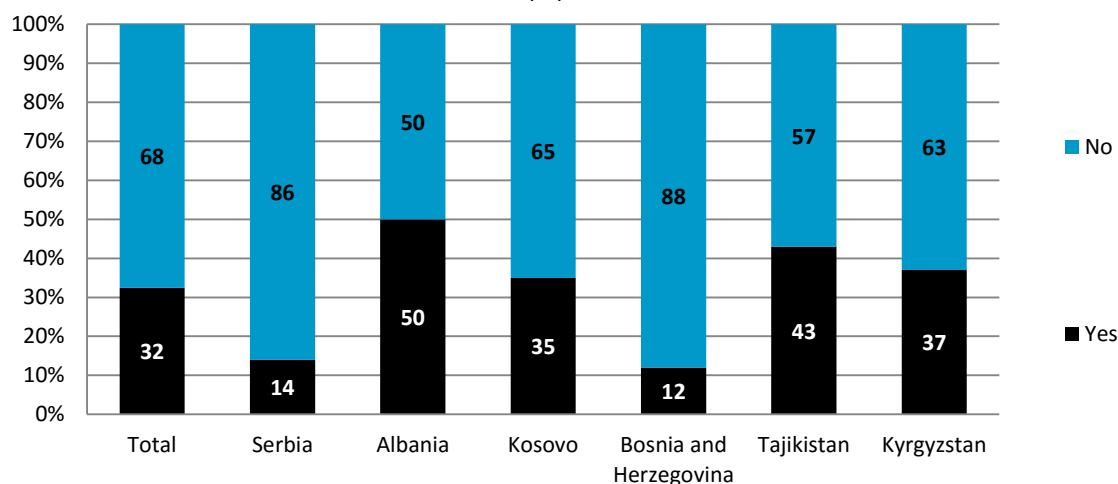


## 7.7. Duration and frequency of remittances

### 7.7.1 Change in frequency and value of remittances

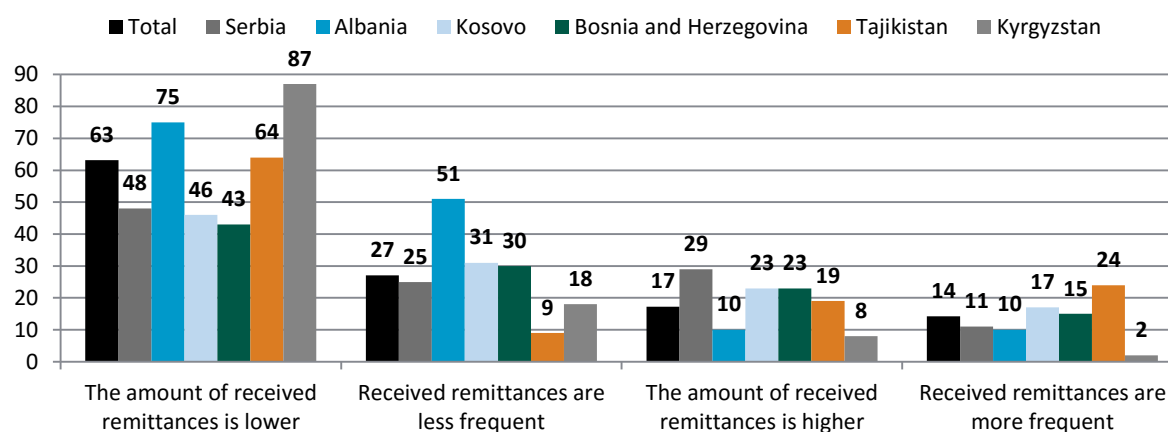
**Figure 7.7.1a Change in frequency and value of remittances**

Has the amount or frequency of received remittances from abroad changed in the last 12 months? Base: Total target population



**Figure 7.7.1b Change in frequency and value of remittances**

How did the amount or frequency of received remittances change over the last 12 months? Multiple answers; Base: Those who stated that amount or frequency of received remittances from abroad changed in certain period of time (32% of target population)



# 7.8. Remittance providers and channels satisfaction

## 7.8.1 Fees as a percentage of total remittances amount

**Figure 7.8.1 Fees as a percentage of total remittances amount**

*Did you have to pay any kind of commission to receive the remittance? Base: Those who pay any kind of commission in % of remittance (5% of target population)*

	Percentage of the total amount of remittance
Albania	9,5%
Kosovo	8,7%
Serbia	5,7%
Bosnia and Herzegovina	4,3%
Kyrgyzstan	9,7%
Tajikistan	1,7%
<b>Total</b>	7,5%

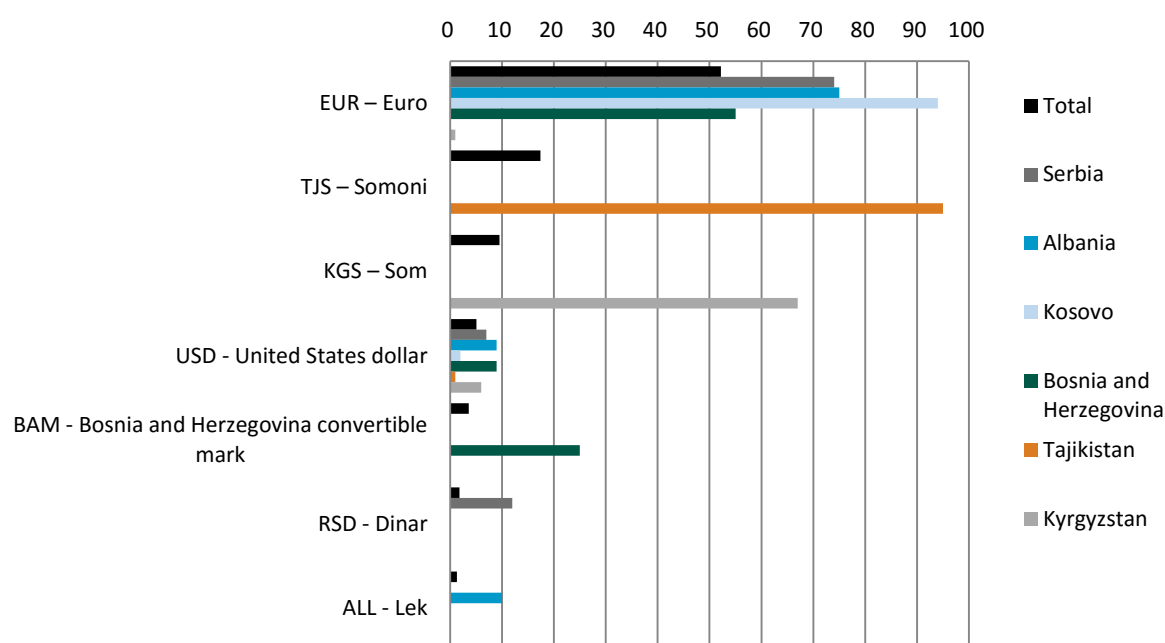


## 7.8.2 Currencies in which remittances are received

**More than half of remittances in the ECA countries are sent in euros.** In Kosovo, 94% of remittances are received in euro, since it is the official currency for all payment transfers. The euro is also the dominant currency for remittances for households in Bosnia and Herzegovina (55%), Serbia (74%), and Albania (75%). The Central Asian countries are an exception, as 67% of households in Kyrgyzstan and 95% of households in Tajikistan do so in their domestic currencies (Figure 7.8.2.1). Although remittance-receivers are reluctant to disclose the amount of money they receive from abroad, estimates can be made as to the money amount received by the households both on an annual and individual transaction (average value) basis. These estimations are outlined in Tables 8.8.2.2a and 8.8.2.2b.

**Figure 7.8.2.1: Currency of remittances**

*Could you tell me the currency in which you are receiving remittance from abroad? Base: Total target population*



**Figure 7.8.2.2a: Average amounts of remittances per year and per transaction – converted to USD**

*Could you tell me the total amount you received in the past 12 months using the following scale? Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad using the following scale;*

	Total	Albania	Kosovo	Serbia	Bosnia and Herzegovina	Kyrgyzstan	Tajikistan
<b>USD - United States dollar<sup>18</sup></b>							
Per year	1668	2350	1858	1277	885	1450	1843
Per transaction	353	499	560	299	180	228	224

<sup>18</sup> The respondents stated the amounts in currencies in which they received remittances. The conversion to USD was done for comparison purposes.

**Figure 7.7.2.2b: Average amounts of remittances per year and per transaction – in original currencies**

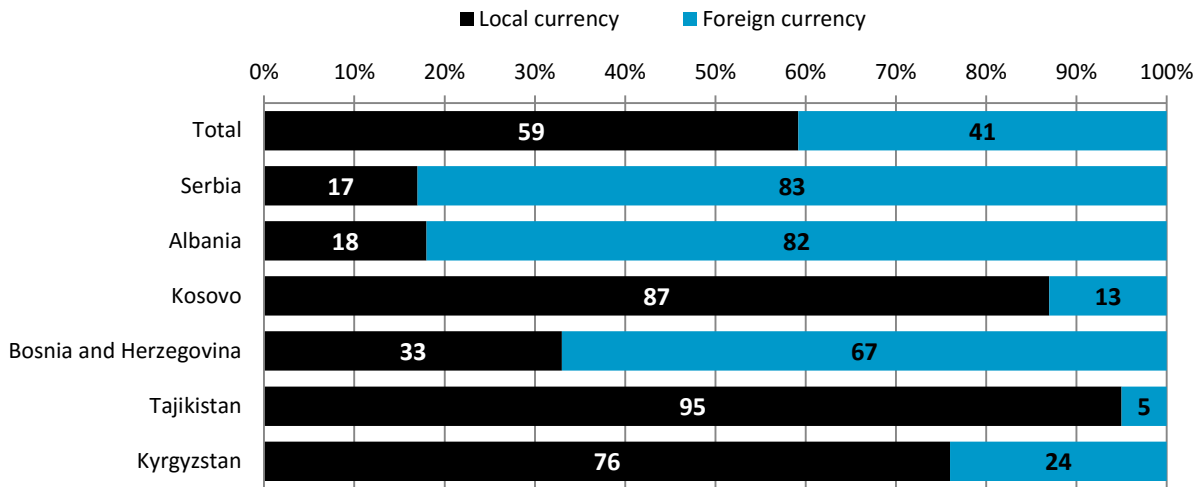
*Could you tell me the total amount you received in the past 12 months using the following scale? Could you tell me the usual (average) amount of remittances that you receive on one occasion from abroad using the following scale;*

	Total	Albania	Kosovo	Serbia	Bosnia and Herzegovina	Kyrgyzstan	Tajikistan
<b>RUB - Russian Ruble</b>							
Per year	71946			80000		76391	40238
Per transaction	12004			20000		12238	10102
<b>ALL – Lek</b>							
Per year	1576989	1576989					
Per transaction	196600	196600					
<b>RSD - Dinar</b>							
Per year	153498			153498			
Per transaction	23610			23610			
<b>BAM - Bosnia and Herzegovina convertible mark</b>							
Per year	1173				1173		
Per transaction	287				287		
<b>TJS – Somoni</b>							
Per year	14566						14566
Per transaction	1709						1709
<b>KGS – Som</b>							
Per year	88969					88969	
Per transaction	13287					13287	
<b>EUR – Euro</b>							
Per year	1466	1290	1739	1173	878	9684	5609
Per transaction	412	373	528	280	173	2443	776
<b>USD - United States dollar</b>							
Per year	2184	1351	4211	1786	1174	3888	2886
Per transaction	520	498	968	521	233	641	656

The currency in which remittances are received differ considerably between countries in Central Asia and Eastern Europe. In Serbia, Albania, and Bosnia and Herzegovina, remittances are most likely to be received in a foreign currency, while remittances are mainly received in the local currency in Tajikistan and Kyrgyzstan (Figure 7.8.2.3). Kosovo remains an exception, as the euro is the official currency for all payments. Among respondents who receive remittances in local currency, the majority of respondents in Kyrgyzstan and Albania have the options to receive remittances in foreign currency, whereas a significantly smaller number of respondents has this option in Serbia, Kosovo, Tajikistan, and Bosnia and Herzegovina (Figure 7.8.2.4). For respondents who have the option to receive remittances in foreign currency, beneficiaries in Albania, Kosovo, and Tajikistan mainly exchange currencies per the exchange rate of their respective national banks, while the exchange rate depends on the local remittance providers in Serbia, Bosnia and Herzegovina, and Kyrgyzstan.

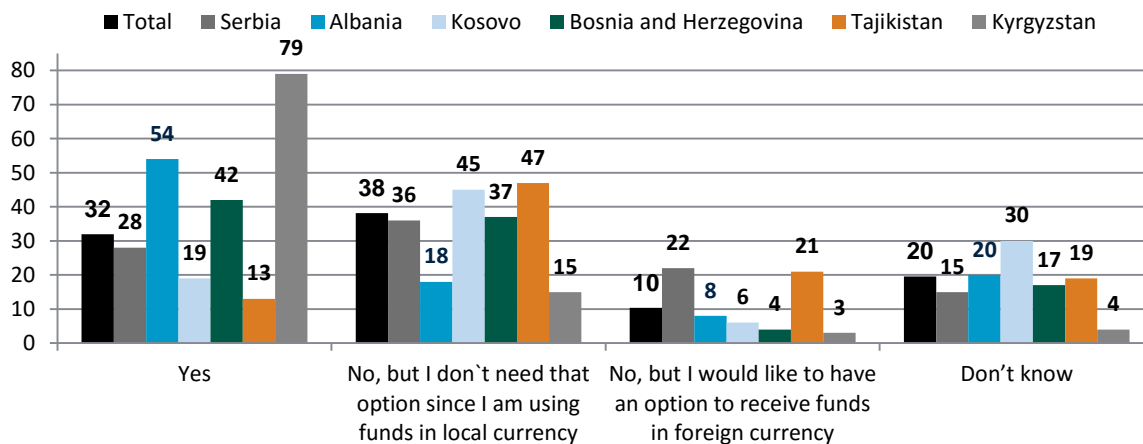
**Figure 7.8.2.3: Currency of remittance**

Which currency do you receive remittances? Base: Total target population



**Figure 7.8.2.4: Possibility of receiving remittances in foreign currencies**

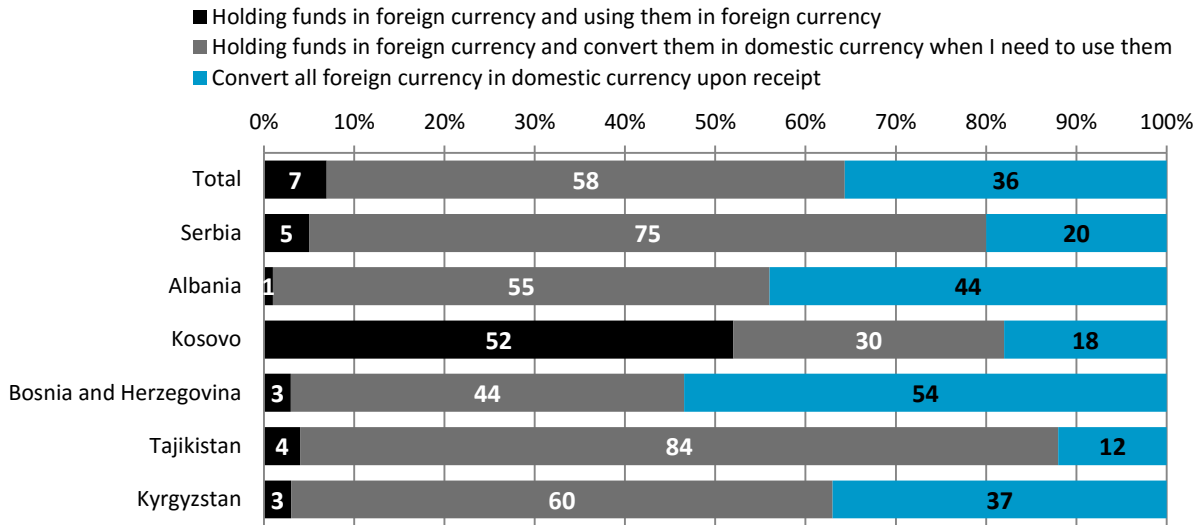
If you receive remittances in local currency, do you have an option to receive the funds in foreign currency? Base: Those who receive remittances in local currency (59% of target population)



**Most households that receive remittances in foreign currency only exchange the funds to their domestic currencies when necessary.** 75% of remittance beneficiaries in Serbia and 55% in Albania hold their money in foreign currency until necessary. In Central Asia, the same applies to 84% of remittance receivers in Tajikistan and 60% in Kyrgyzstan. Bosnia and Herzegovina is the exception to this finding, as more than half of respondent households exchange the full amount of their remittances for local currency upon receipt.

**Figure 7.8.2.5: Keeping remittances received in foreign currency**

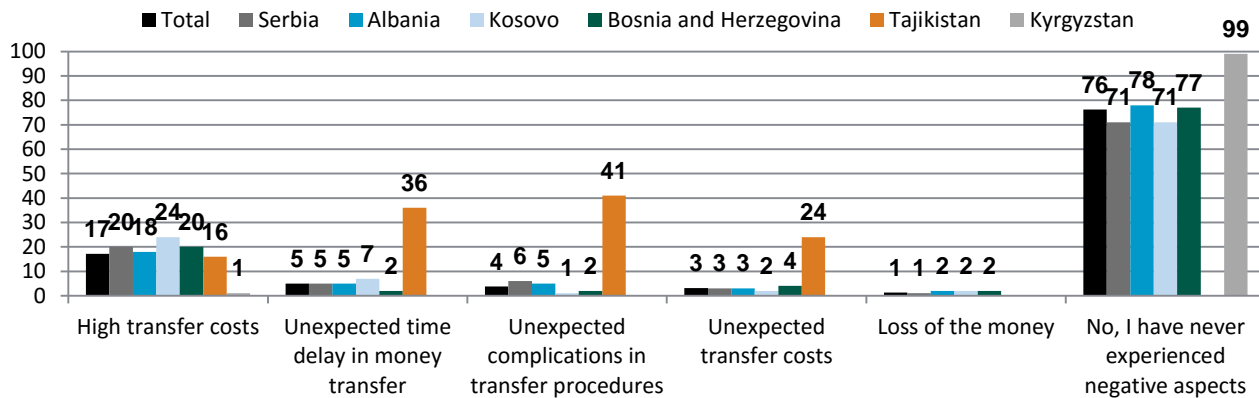
After receiving funds in foreign currency, you are...Base: Those who receive the funds in foreign currency (41% of target population)



### 7.8.3 Negative aspects of money transfer through banks

**Figure 7.8.3 Negative aspects of money transfer through banks**

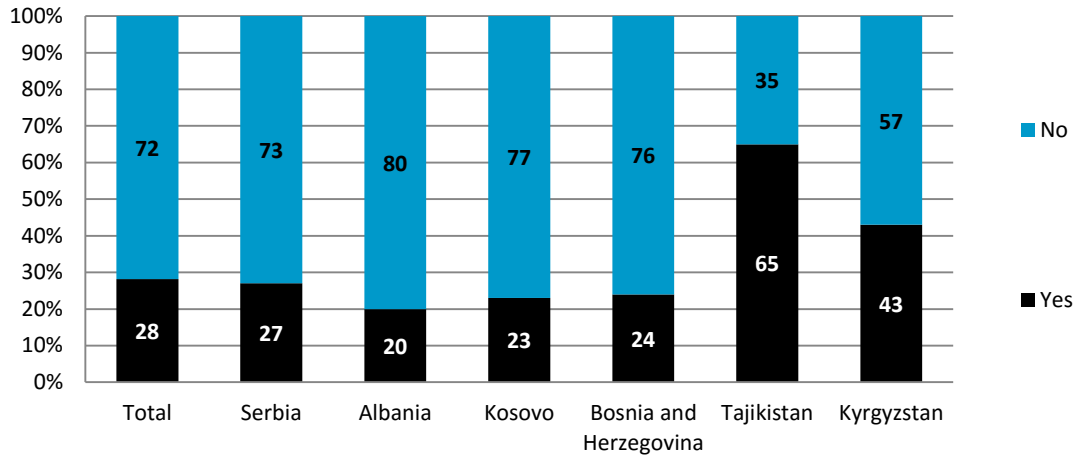
Have you experienced any negative aspects of the remittances transfer through a bank? Multiple answers; Base: Those who used banks to receive remittances in the past (17% of target population)



## 7.8.4 Usage of banks or other financial institutions in the money transfer process

**Figure 7.8.4 Usage of banks or other financial institutions in the money transfer process**

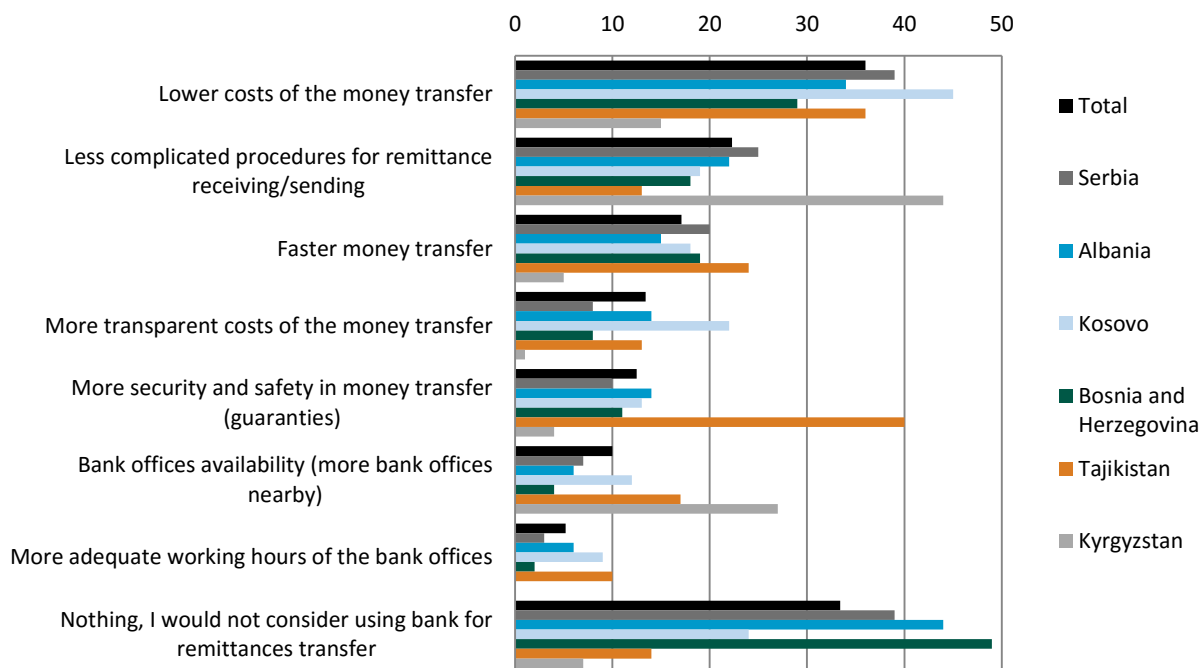
Have you and your relatives/friends abroad ever used banks for remittances transfer? Base: Those who don't receive remittances through banks (72% of target population)



## 7.8.5 Influencing factors for converting to use of bank services from current money transfer method

**Figure 7.8.5 Influencing factors for converting to use of bank services from current money transfer method**

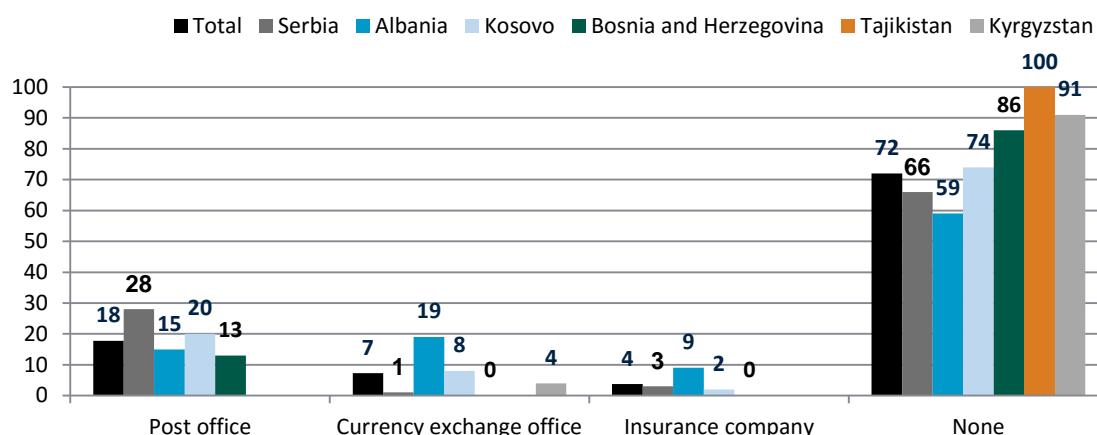
If you or your relative were not using banks for remittances at all, what would influence you and your relative the most to start using them (more frequent) for remittance transfer? Multiple answers; Base: Those who used banks to receive remittances in the past (51% of target population)



## 7.8.6 Financial institutions alternative to banks

**Figure 7.8.6 Financial institutions alternative to banks**

If you or your relative abroad are not willing to use banks for remittances transfer, which of other, if any, financial institutions you would consider as an alternative? Multiple answers; Base: Those who would not consider using bank for remittances transfer (17% of target population)

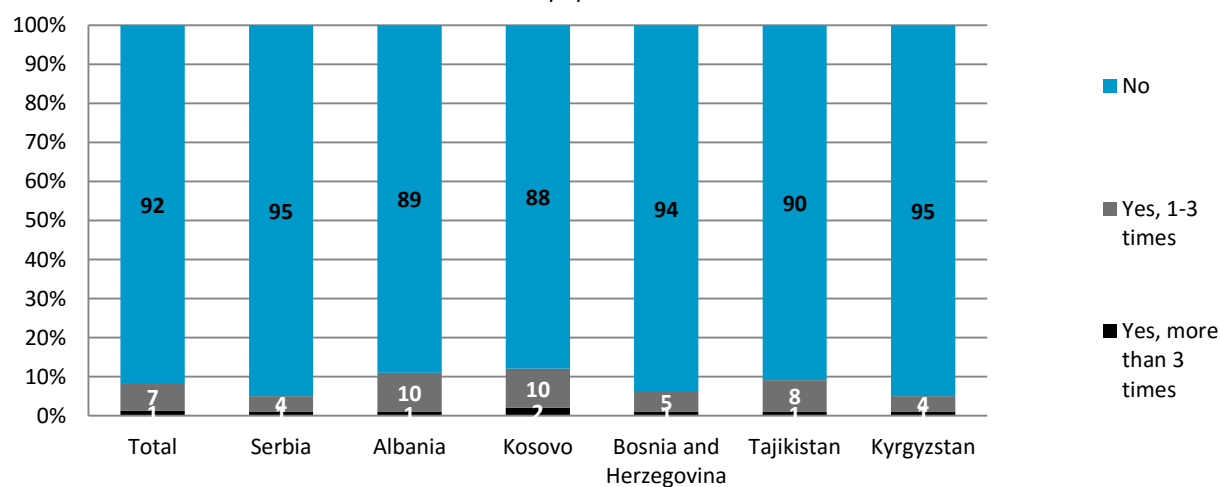


## 7.9. Usage of and access to remittances withdrawal locations

### 7.9.1 Availability of remittance withdrawal locations during work hours

**Figure 7.9.1 Availability of remittance withdrawal locations during work hours**

Has the location ever been closed when you arrived there (during its expected hours of operation)? Base: Total target population



# 7.10. Respondents’ general usage of bank products unrelated to remittances

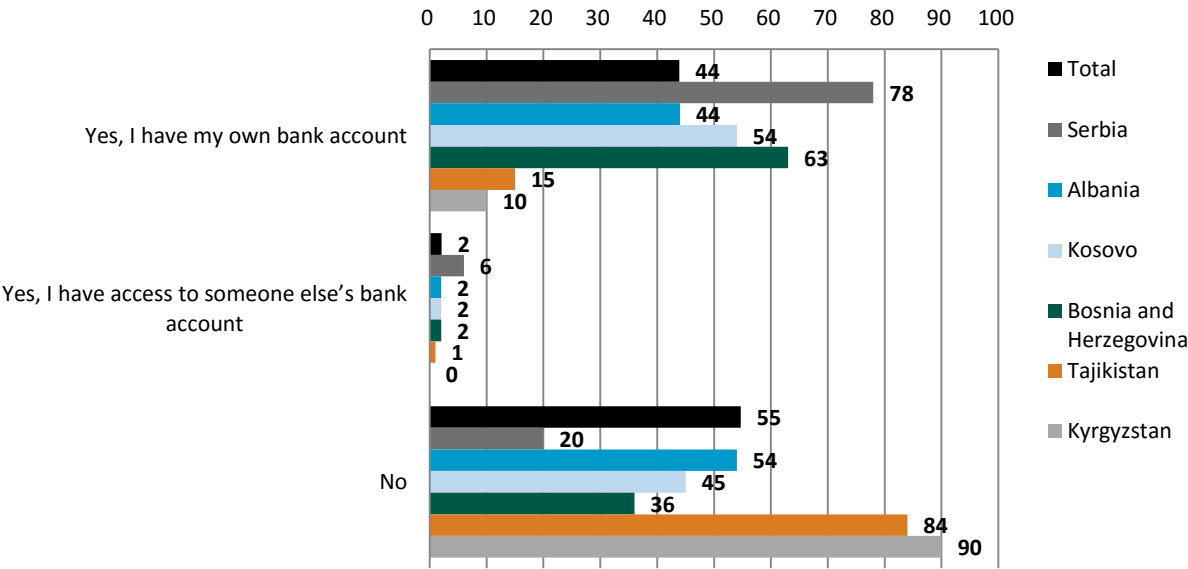
## 7.10.1 Ownership and usage of bank accounts

Recipients of remittances in the region of Eastern Europe and Central Asia differ significantly regarding the use of bank accounts and other banking products. Recipients of remittances in Tajikistan and Kyrgyzstan use banking products less when compared with recipients in the countries of Eastern Europe.

Only 16% of receivers of remittances in Tajikistan and 10% in Kyrgyzstan possess their own bank accounts or have access to one. There is a somewhat higher percentage of bank account owners among remittance receivers in Albania (44%), Kosovo (54%), and Bosnia and Herzegovina (63%), while percentage is the highest in Serbia, where banking products are used by 78% of the population of remittance beneficiaries. Those who have access to a bank account usually only have one account, while 14% have access to two or more accounts.

Figure 7.10.1.1: Possession of bank accounts

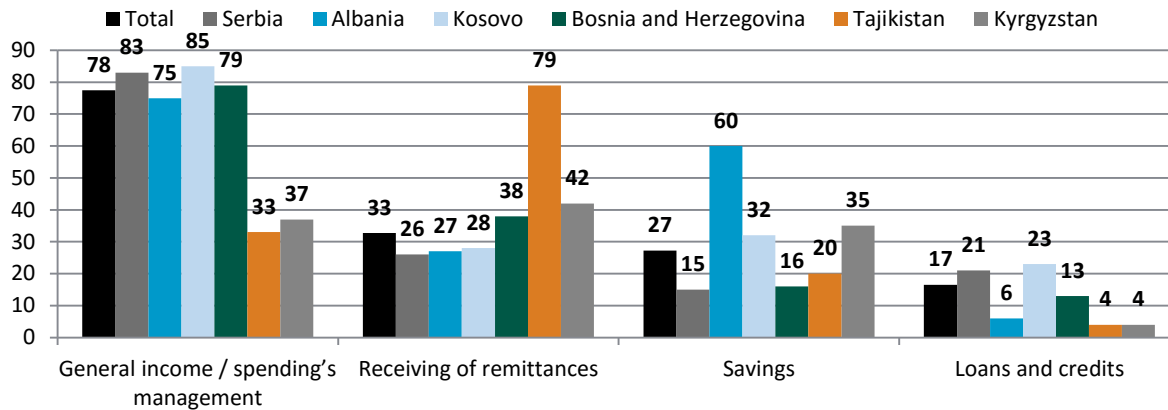
Do you have access to any bank account? Multiple answers; Base: Total target population



Bank accounts are usually used for management of income and expenses. A large majority (78%) of remittance receivers who have access to a bank account use it for general income or spending management. One third of this group use bank accounts to receive remittances, while 27% use bank accounts mainly for saving. Observed across countries, a larger number of bank account users in Eastern Europe mainly use them for general income or spending management as compared to their counterparts in Central Asia (Figure 7.10.1.2).

**Figure 7.10.1.2: Usage of bank accounts - % of answer YES**

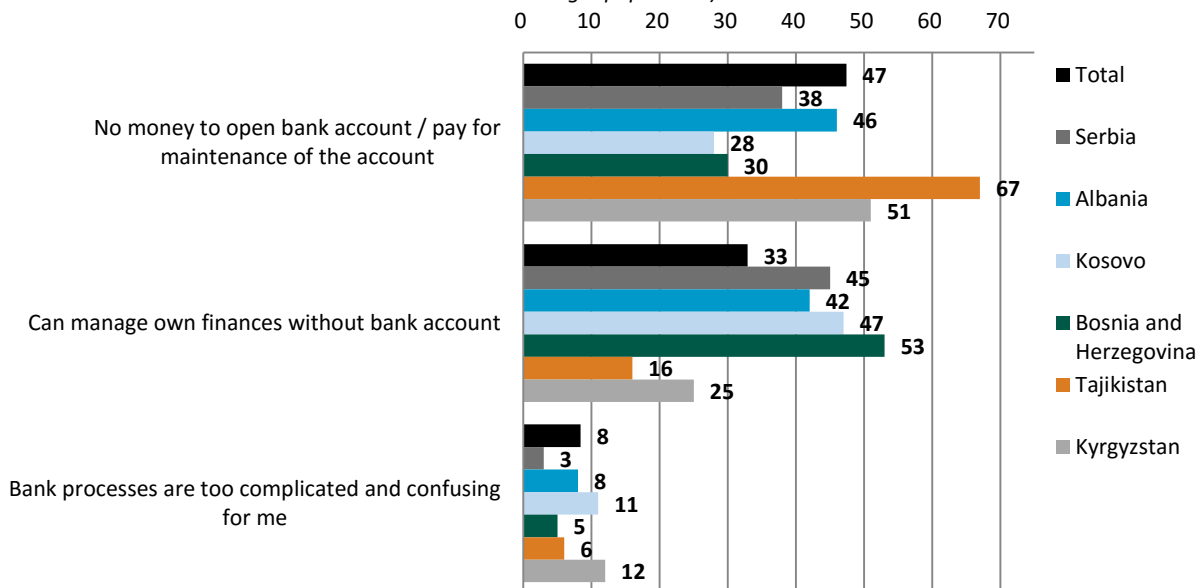
What do you use these accounts for? – Answer YES; Base: Those who have access to some account (45% of target population)



**Remittance beneficiaries who do not have access to a bank account cite lack of funds to open and/or maintain the account.** Across all countries surveyed, nearly half (47%) of all respondent households who do not have bank accounts report this reason. Other reasons include being able to manage finances without a bank account for 33%, while 8% consider banking procedures to be too complicated or confusing. Non-users of bank accounts in the Central Asian countries are considerably more likely to cite lack of funds as an obstacle to using a bank account. On the other hand, lack of funds are less of a factor for non-users of bank accounts in Eastern European countries, who are somewhat more likely to consider bank accounts unnecessary for finance management.

**Figure 7.10.1.3: Main reason for not having bank account**

And what is the main reason for why you don't have a bank account? Base: Those who don't have access to some account (55% of target population)

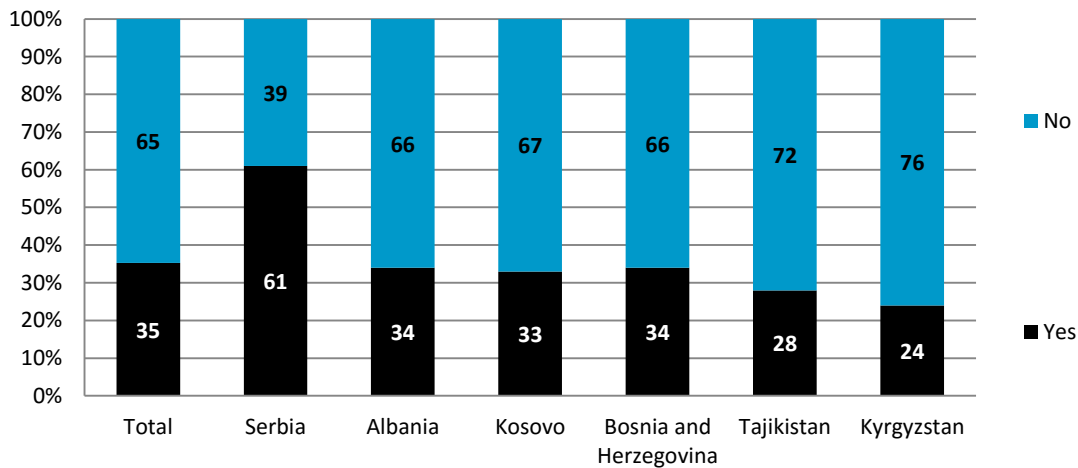




## 7.10.2 Ownership and usage of payment cards

**More than a third (35%) of remittance receivers in the six ECA countries own a payment card, with their possession and usage differing considerably across countries.** The usage of payments cards is highest in Serbia, where 61% of remittance beneficiaries use a payment card. Payment card usage is approximately 34% in the remaining Eastern European countries. Usage is slightly lower in Central Asia, with an average of 26%. Across all countries surveyed, population groups aged 18-29 and those with higher levels of education and/or employed are all more likely to possess a payment card.

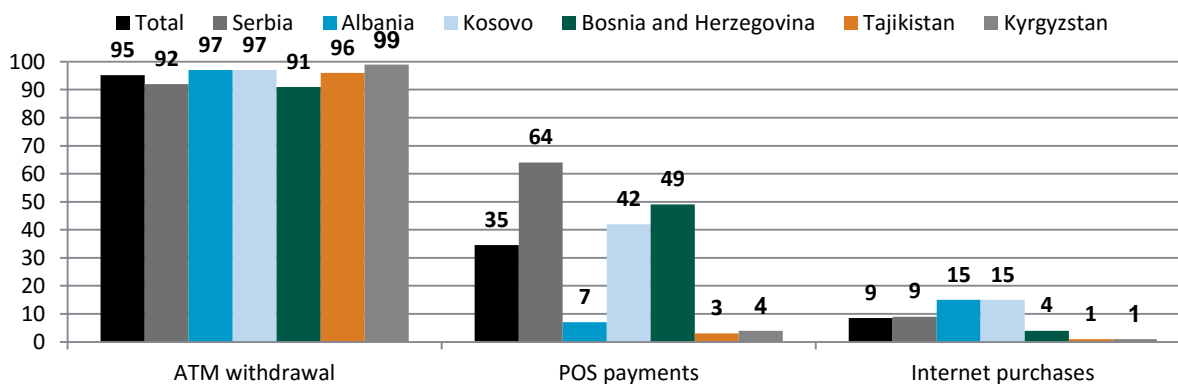
**Figure 7.10.2.1: Ownership of payment cards**  
Do you have a payment card? Base: Total target population



**Payment cards are predominantly used for withdrawing cash.** 95% of respondents use payment cards for this purpose, while one third use them for payment at POS. Making payments with payment cards is widespread among users in Serbia (64%), Bosnia and Herzegovina (49%), and Kosovo (42%), whereas more limited in Albania, Kyrgyzstan, and Tajikistan. In addition, although payments cards are rarely used for shopping online, this type of usage is more widespread in Albania and Kosovo.

**Figure 7.10.2.2: Usage of payment cards**

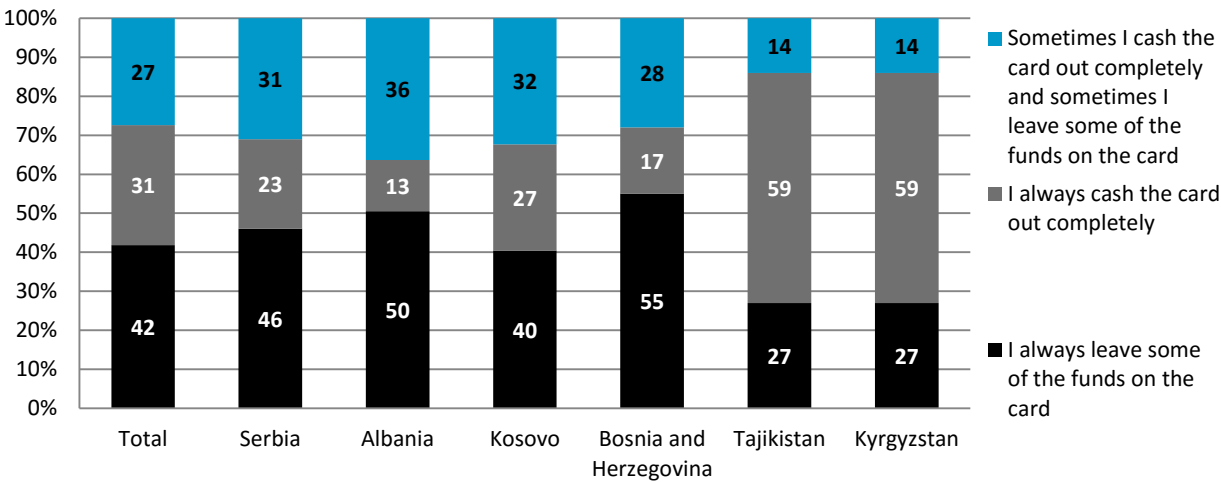
For what purposes are you using your payment card? Multiple answers; Base: Those who have payment card (35% of target population)



**Withdrawing the entire sum on the payment card once it has been loaded is more widespread in Tajikistan and Kyrgyzstan.** Across all countries, 42% of payment card users leave some amount on the card, while 31% always withdraw the entire sum. The majority of payment card owners within each country report that they use them relatively frequently (Figure 7.10.2.3).

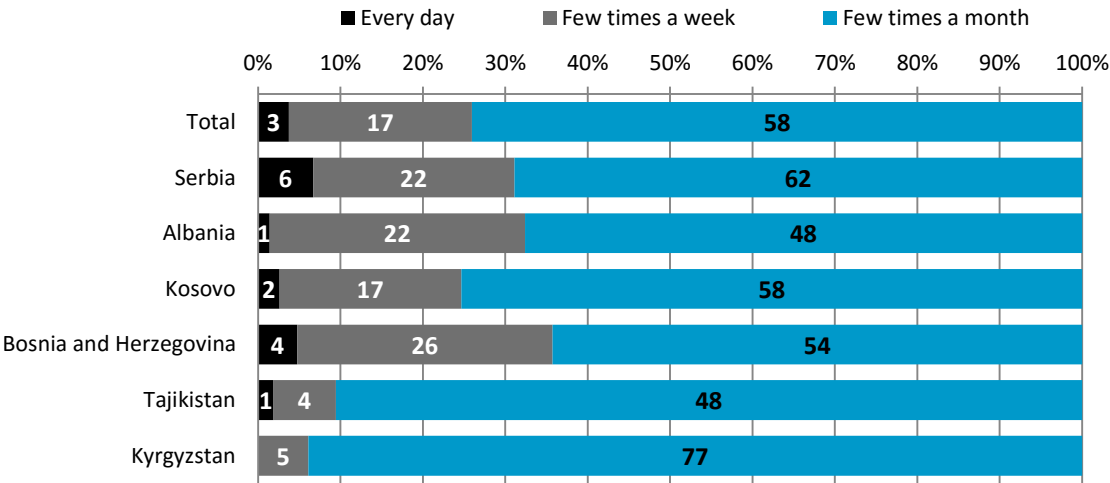
**Figure 7.10.2.3a: Usage of payment cards**

*When any kind of funds are deposited on your payment card, do you cash the card out completely or you leave some of the funds on the card? Base: Those who have payment card (35% of target population)*



**Figure 7.10.2.3b: Usage of payment cards - frequency**

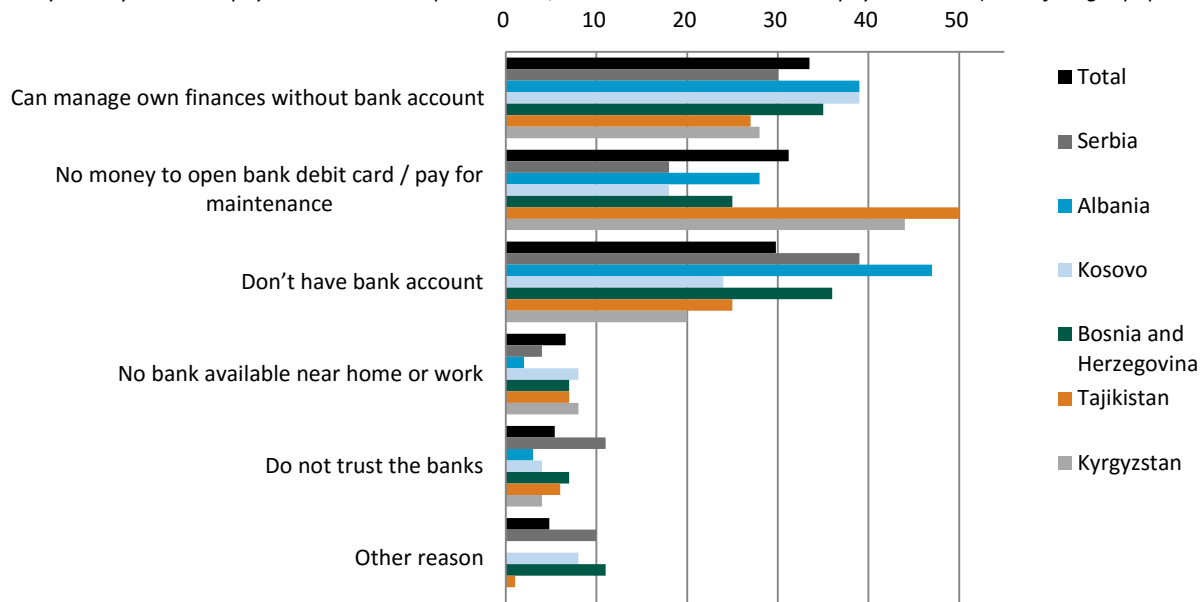
*How often do you use your payment card? Base: Those who have payment card (35% of target population)*



**Being able to manage finances on their own, lacking funds to acquire a bank card and/or pay for maintenance, and not owning a bank account to link a card are reported in nearly equal numbers for those who do not own a payment card.** However, some differences exist between countries in Central Asia and Eastern Europe. For instance, the lack of adequate funds to open a bank debit card and/or pay for maintenance is cited more frequently in Kyrgyzstan and Tajikistan than in Eastern European countries as the main reason for not owning a card.

**Figure 7.10.2.4: Reasons for not having payment cards**

Why don't you have a payment card? Multiple answers; Base: Those who don't have payment card (65% of target population)

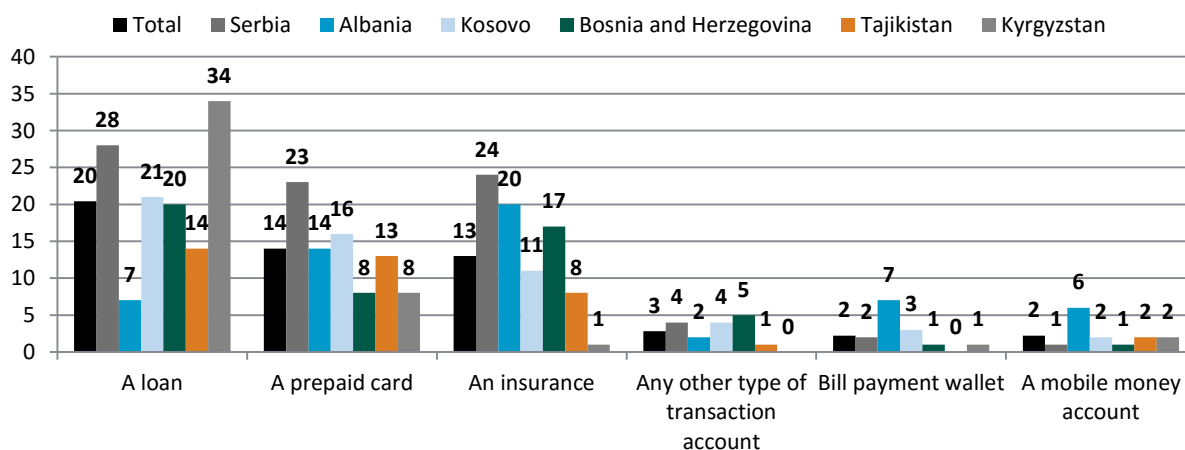


### 7.10.3 Usage of other banking products

**Other banking products are not used extensively among remittance receivers in the ECA region.** Loans are the most used banking product after payment cards in all ECA countries, with the highest usage of 34% in Kyrgyzstan and the lowest usage of 7% in Albania. Prepaid cards are the second most used banking product, followed by insurance products.

**Figure 7.10.3.1: Usage of other bank products - % of answer YES**

Do you or any member of your household have – Answer YES; Base: Total target population

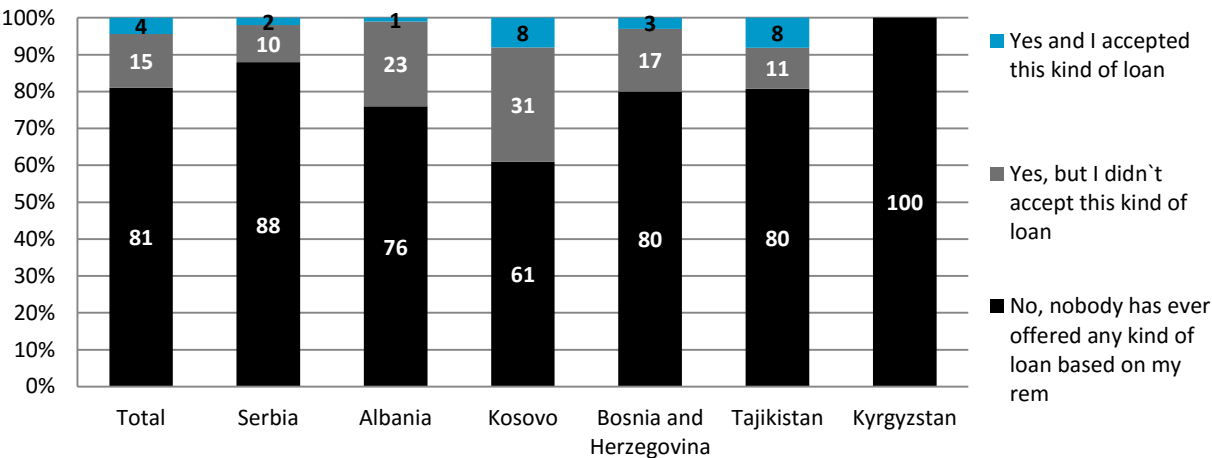


**Lending by banks to remittance receivers in the ECA region appears to be very low.** Less than one fifth of those interviewed have been offered some form of loan product by a bank. Loans were more likely to be offered to receivers in Kosovo (39%) and Albania (24%), while the percentage of remittance receivers who

have been offered a loan product is a lot lower in Serbia, with no remittance receivers in Tajikistan having been offered this product.

**Figure 7.10.3.2: Offering a loan based on payments on remittance**

*Have you ever been offered a loan based on your remittance receipts or on the basis of payments to your payment cards? Base: Those who have payment cards, remittance receipts or payment (77% of total population)*

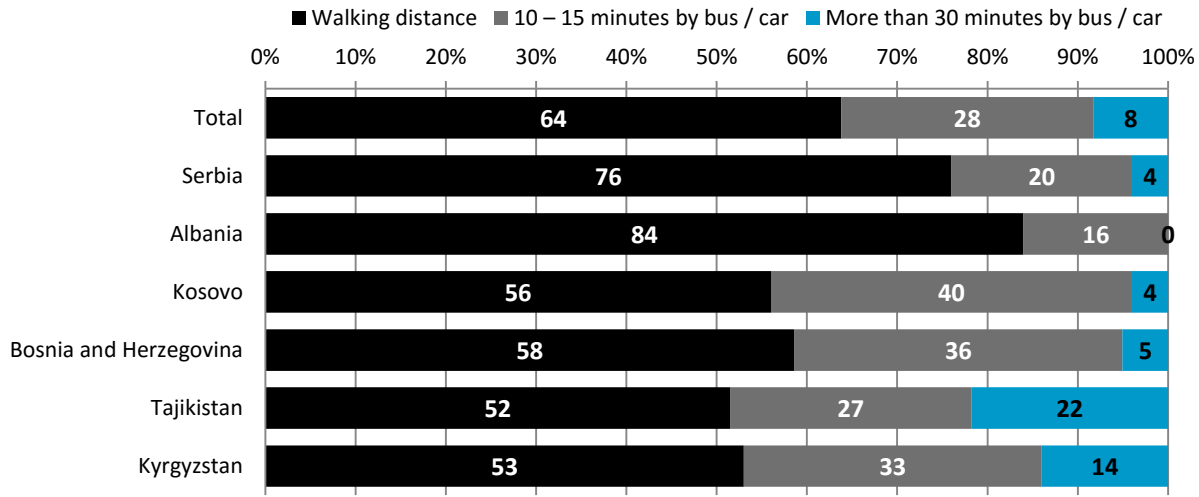


### 7.11. Accessibility and usage of ATMs and bill payment kiosks unrelated to remittances

**Slightly over half of all remittance receivers have access to an ATM available near their homes.** A large majority of remittance beneficiaries in Serbia, Bosnia and Herzegovina, Albania, and Tajikistan have access to an ATM near their homes. By contrast, only one third of remittance receivers in Kyrgyzstan and Kosovo have access to a nearby ATM. In all the observed countries, ATMs are more prevalent in urban areas, as well as in regions of the capitals. ATMs, where available, are in walking distance for 64% of all respondents or a 10 to 15-minute car or bus ride for 28% of all respondents. ATMs are usually located within walking distance from users' homes in Serbia and Albania, while a higher percentage access ATMs by car or bus in other surveyed countries.

**Figure 7.11.1: Location of ATMs**

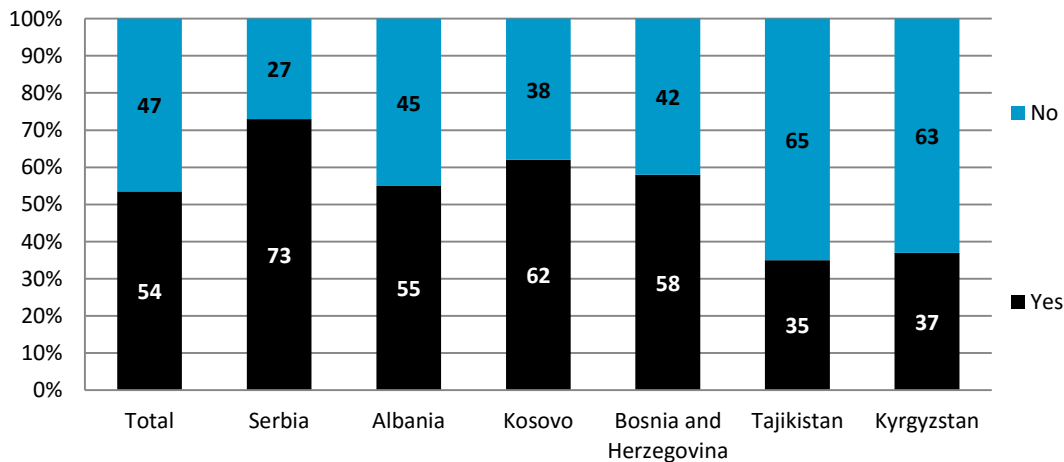
How close are they to your place of residence? Base: Those who has ATM in his area (51% of target population)



**Usage of ATMs are higher in Eastern European countries surveyed than in the Central Asian countries.** ATMs are used most in Serbia and Kosovo, 73% and 62% respectively, followed by more than half of respondents having used an ATM in Bosnia and Herzegovina and Albania. The share of households that have used ATMs is a lot lower in Tajikistan and Kyrgyzstan, with an average of 36% of remittance receivers having used them (Figure 7.11.2). Regardless of ATM usage, ATMs are perceived to be reliable. The survey indicates that 64% of all remittance beneficiaries find ATMs to be reliable, as opposed to 6% of respondents who do not find them reliable (Figure 7.11.3).

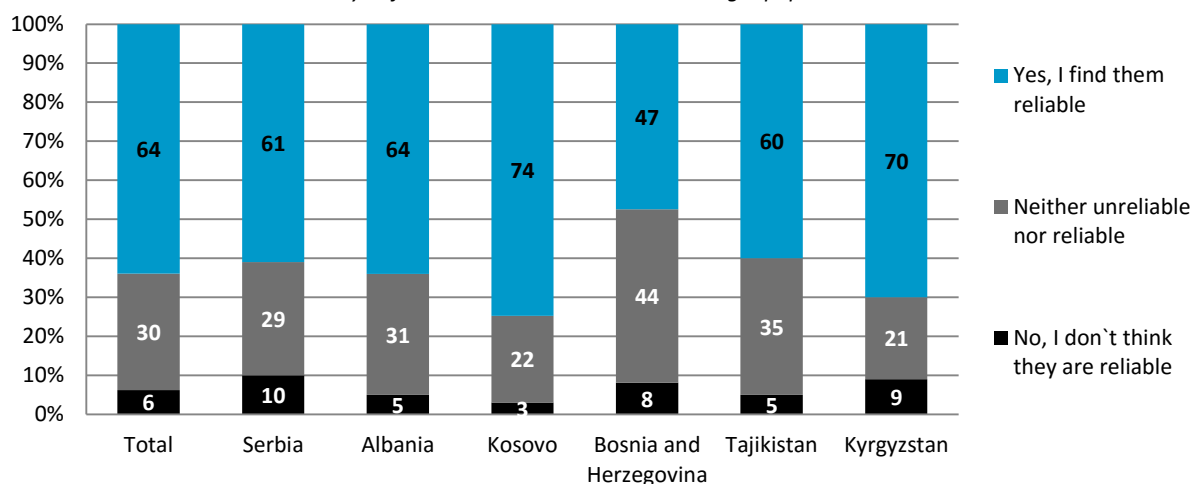
**Figure 7.11.2: Usage of ATMs**

Have you ever used an ATM? Base: Total target population



**Figure 7.11.3: Reliability of ATMs**

*Do you find ATMs reliable? Base: Total target population*

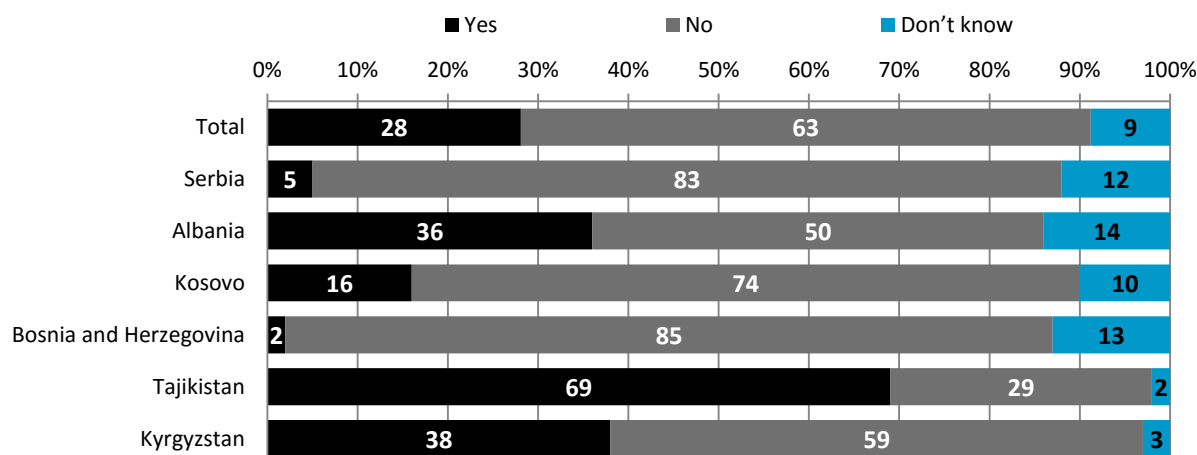


**A very small percentage of respondent households have access to a bill payment kiosk near their homes.**

Whereas merely 28% of remittance receivers report availability of a bill payment kiosk in the vicinity of their homes, Tajikistan is an exception with 69% of its remittance beneficiaries stating that a bill payment kiosk is available nearby (Figure 7.11.4). In both Tajikistan and Kyrgyzstan, bill payment kiosks are more prevalent in urban areas, as well as in the regions of the capitals. 67% of all respondents report that bill payment kiosks are within a relatively short walking distance, while a 10 to 15-minute car or bus ride is necessary to access them for 25% of respondents (Figure 7.11.5).

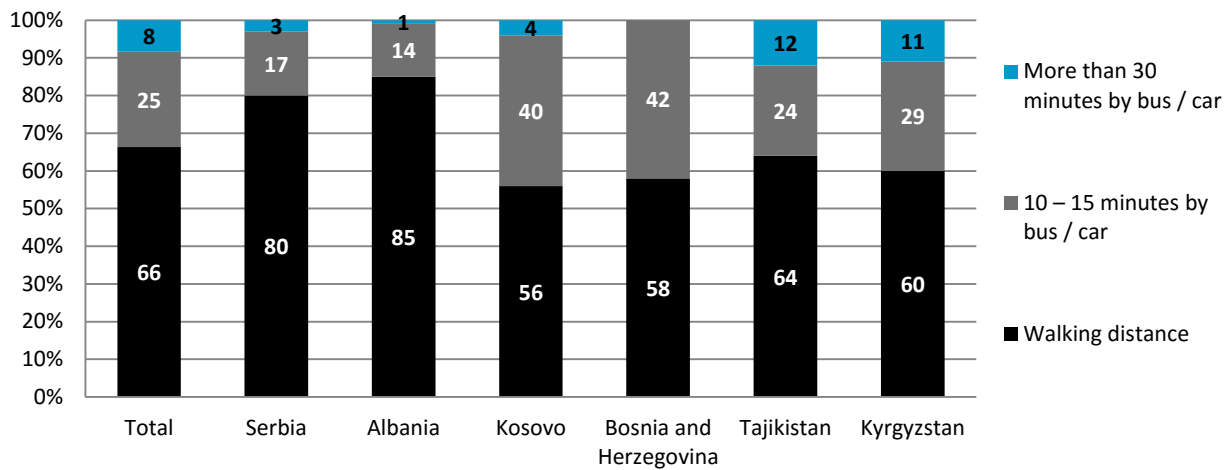
**Figure 7.11.4: Availability of bill payment kiosks**

*Are there any bill payment kiosks in your area? Base: Total target population*



**Figure 7.11.5: Position of bill payment kiosks**

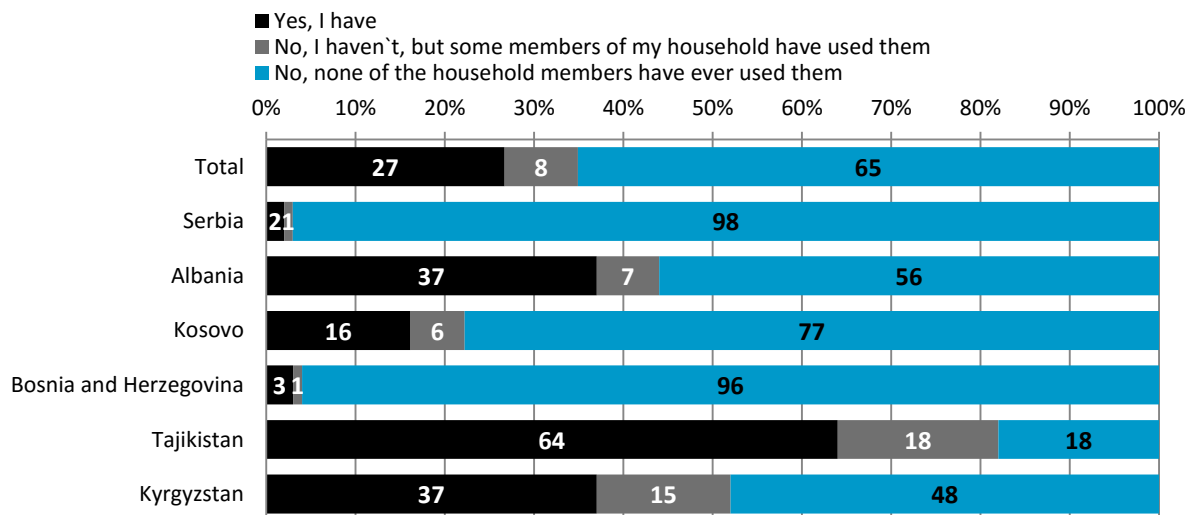
How close are they to your place of residence? Base: Those who have bill payment kiosks in their area (28% of target population)



**Irrespective of the distance of the nearest bill payment kiosk, they are rarely used.** About two thirds of remittance receivers in ECA countries state that they or their household members have never used these devices. Across individual countries, usage of bill payment kiosks is much more extensive in Albania and Kyrgyzstan, where 44% and 52% of households have used them, respectively. Respondents in Tajikistan use these devices the most, with 82% of households having ever used them. In Albania and Kosovo, bill payment kiosks are usually used for paying utility bills, while they are used primarily for paying mobile phone bills in Tajikistan and Kyrgyzstan.

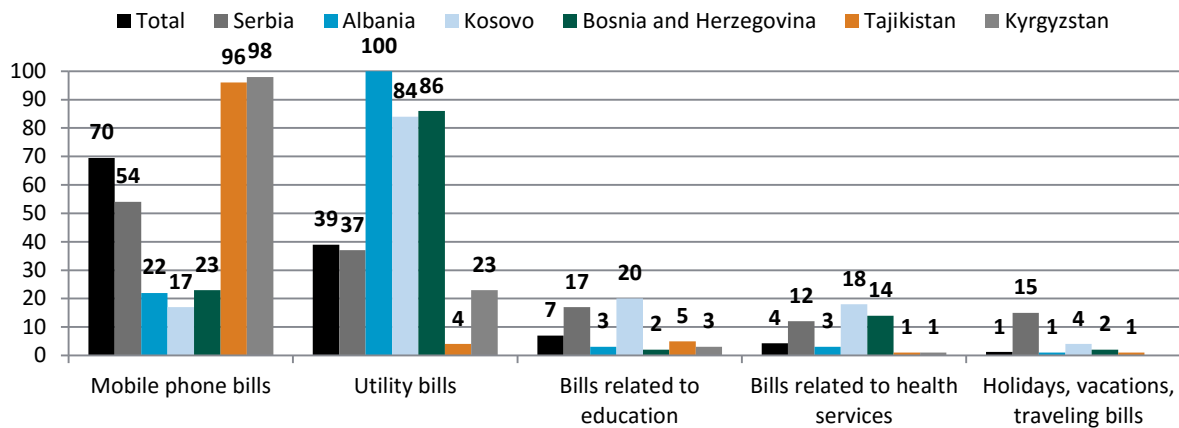
**Figure 7.11.6: Usage of bill payment kiosks**

Have you or any member of your household ever used bill payment kiosks? Base: Total target population



**Figure 7.11.7: Usage of bill payment kiosks**

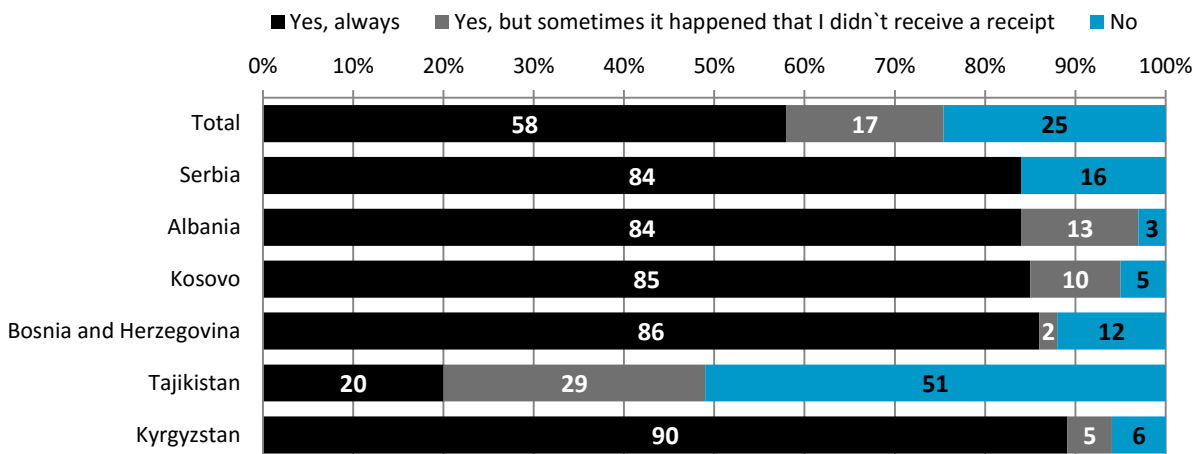
What types of bills / payments have you made in bill payment kiosks? Multiple answers; Base: Those who used bill payment kiosks or their HH members did (35% of target population)



**After payment, a receipt is usually issued.** However, unlike the receivers in other countries who claim that they do get a receipt after each or at least most of payments, more than half of users of these devices say that they have never been issued a receipt of payment.

**Figure 7.11.8: Receiving receipt for payment**

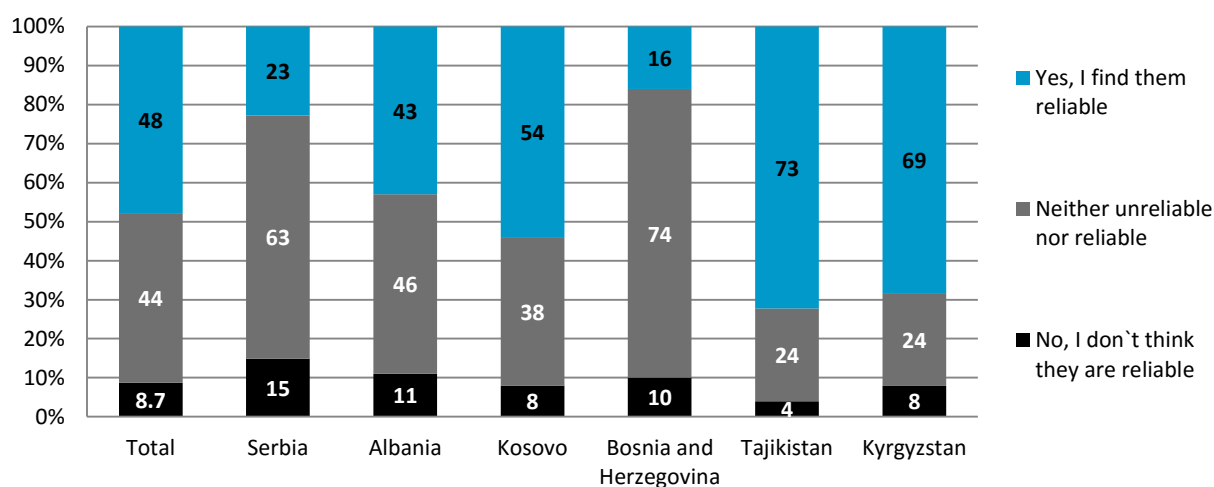
Did you receive a receipt for your payment? Base: Those who used bill payment kiosks or their HH members did (35% of target population)



**Bill payment kiosks are most likely to be considered reliable in places where they are rather common.** 73% of the population of remittance receivers in Tajikistan and 69% of the same population in Kyrgyzstan consider them reliable, while they are viewed as less reliable in other countries where they are less prevalent.



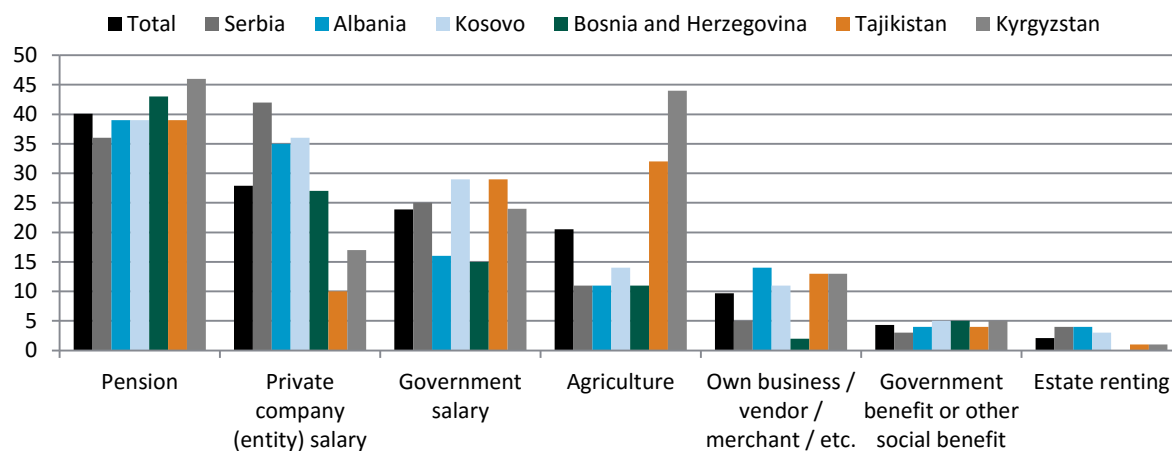
**Figure 7.11.9: Reliability of bill payment kiosks**  
*Do you find bill payment kiosks reliable? Base: Total target population*



## 7.12. Other income sources of remittance receivers

**Pensions, salaries from the private and government sectors, and agriculture are other income sources for 40% of remittance-receiving households.** Pensions account for 40% of income, while private sector and government sector salaries are income sources for 28% and 24% of households, respectively. Agriculture is another source of income for 20% of households. More households in Serbia, Albania, and Kosovo earn private sector salaries, whereas government salaries are more represented in Kosovo and Tajikistan. Kyrgyzstan and Tajikistan are also characterized by a somewhat bigger share of income from agricultural activities.

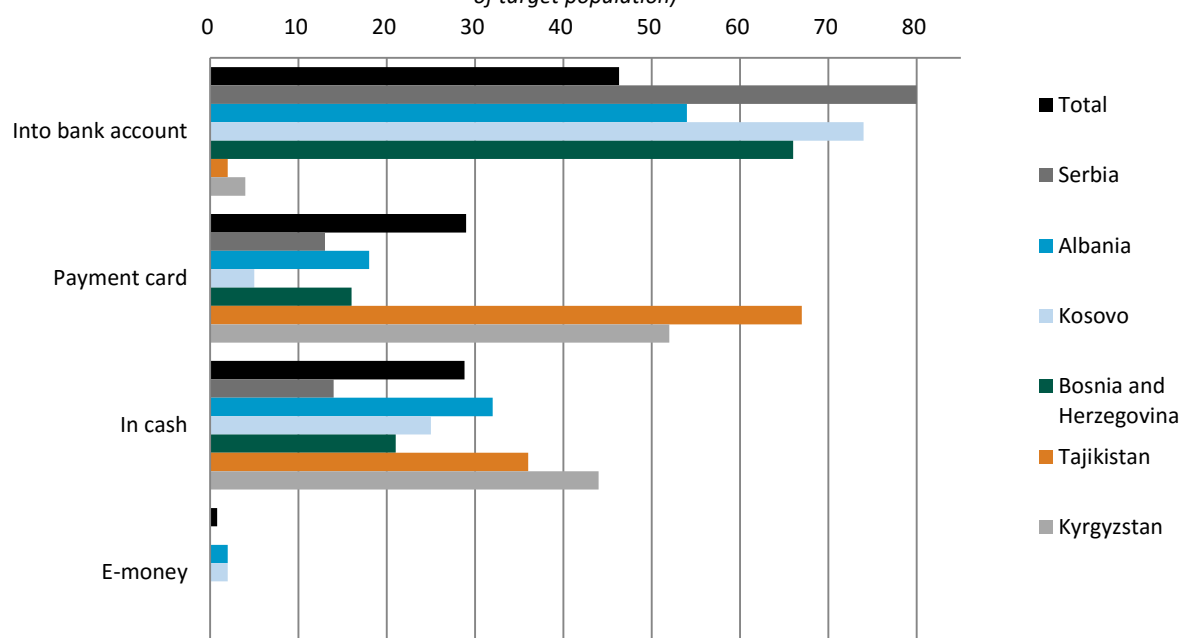
**Figure 7.12.1: Sources of income - % of household with other sources of income**  
*Does your household have any other sources of income, beside remittances; Base: Total target population*



**How income is received is driven by the income source and/or the country in question.** Those receiving a government salary represent one fifth of households in Serbia, and these funds are received into a bank account. This method of receipt is also reported by half of the households in Albania, three fourths of the households in Kosovo, and two thirds of the households in Bosnia. In contrast, government salaries paid in Tajikistan and Kyrgyzstan are paid onto a payment card (67% and 52%, respectively), as well as in cash (36% of households in Tajikistan and 44% of households in Kyrgyzstan).

**Figure 7.12.2: Government salary**

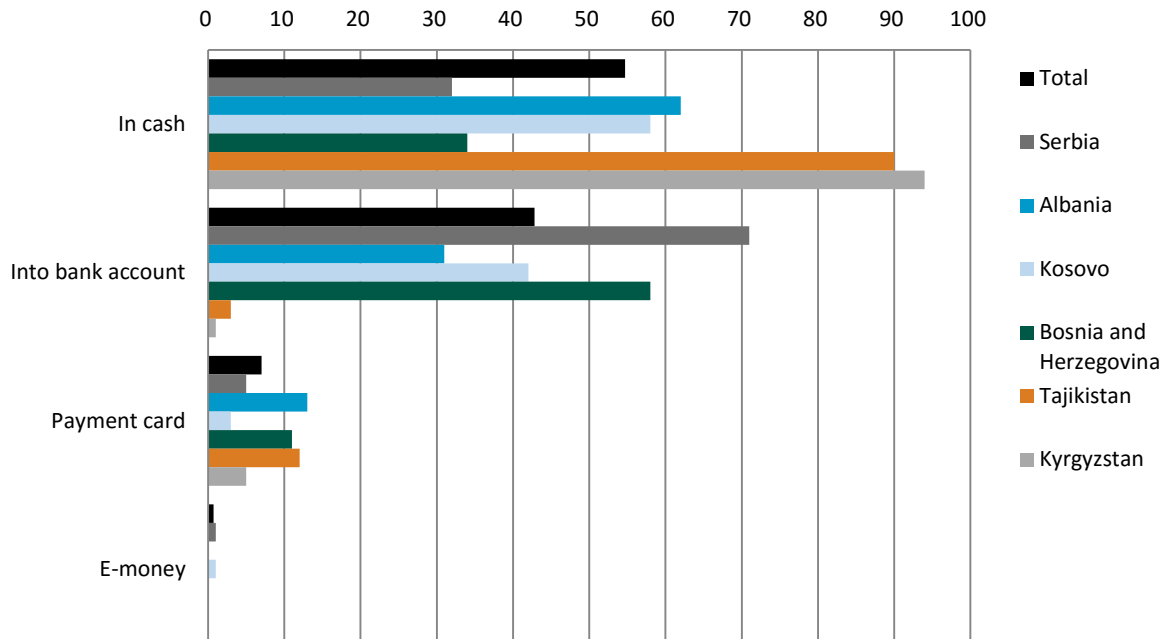
*Government salary - In what form do you receive that income? Multiple answers; Base: Those who receive government salary (24% of target population)*



**The practice of private sector salary payment differs across ECA countries surveyed.** Salary payment from the private sector is dominantly paid in cash in the Central Asian countries, as well as in Albania (62%) and Kosovo (58%). By contrast, private sector salaries are paid in cash to only one third of households in Serbia and Bosnia and Herzegovina, and instead paid into the recipient's bank account (71% of households in Serbia and 58% of households in Bosnia and Herzegovina).

**Figure 7.12.3: Private company (entity) salary**

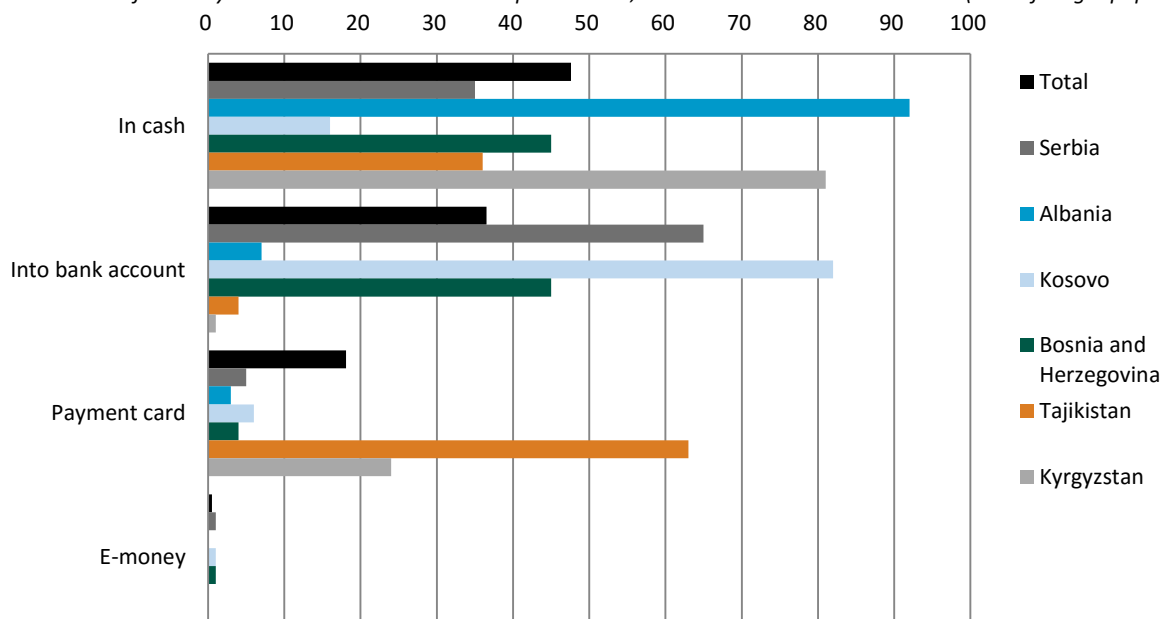
Private company (entity) salary - In what form do you receive that income? Multiple answers; Base: Those who receive Private company salary (28% of target population)



**The practice of pension payment varies even more across the ECA countries.** For example, pension is dominantly paid in cash in Albania and Kyrgyzstan, whereas it is paid into bank accounts in Serbia and Kosovo. In Tajikistan, pensions paid onto a payment card is most common (63%). Other sources of household income, such as agriculture, renting of real estate, own business or firm, and different types of social welfare, are dominantly paid in cash across all countries, with the exception of Serbia.

**Figure 7.12.4: Pension**

Pension - In what form do you receive that income? Multiple answers; Base: Those who receive Pension (40% of target population)



**Other sources of household income** (income from agriculture, renting of real estate, own business /firm, different types of social welfare) are dominantly paid in these countries in the form of cash. The exception is Serbia, in case of income from an owned business, a higher percentage of payments are made to a bank account when compared with other countries.

In households which receive remittances the **habit of saving money for large shopping, emergencies and special occasions is less developed**: less than one third of the households claim to have some money which is set aside for these purposes. Practice of saving for special occasions is somewhat more widespread among Albanian households, where 41% of them claim to set aside some money for saving purposes.

Despite the fact that saving money is not a widespread practice among remittance receiving households, **those that have some money set aside do so occasionally, when their income allows them**. Households in Tajikistan, emphasize the importance of remittances for saving practice, and they state that they can always save some money when they receive remittances from abroad.

**Two almost equally represented forms of saving are stashing the money at home (in cash) and depositing it on a bank account or some other financial institution**. The practice of keeping money hidden in the household is prevailing in Kyrgyzstan, while saving the money in bank or some other financial institution is practiced in higher percentage in Kosovo.

**Figure 7.12.5: Form of saving**

*Where do you place your set-aside funds? Multiple answers; Base: Those who save money (30% of target population)*

