

ACCESSIBLE AND AFFORDABLE REMITTANCE SERVICES FOR REFUGEES: A TOOLKIT



**GUIDANCE FOR ASSESSMENT
PRACTICAL TOOLS FOR:**
COLLECTING DATA
IDENTIFYING CHALLENGES
FIELD RESEARCH
SYNTHESIZING DATA + RECOMMENDATIONS

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COMMON ACRONYMS

ASCA - Accumulating Savings and Credit Associations

AML/CFT - anti-money laundering/ combatting the financing of terrorism

ATM - automated teller machine

BFA - Bankable Frontier Associates

BOU - Bank of Uganda

DFCU - Development Finance Company of Uganda

DRC - Democratic Republic of the Congo

DTB - Diamond Trust Bank (Uganda)

FDP - forcibly displaced population/people

FFGs - fact finding groups

FGD - focus group discussion

FinTech - financial technology

FSDU - Financial Sector Deepening Uganda

FSP - financial service provider

IDI - in-depth Interview

IDP - internally displaced person

IFTI - international fund transfer instructions

IVR - interactive voice response

IO - International Organization

IOM - International Organization for Migration

KCB - Kenya Commercial Bank

KII - key informant interview

KYC - Know Your Client

MFI - microfinance institution

MNO - mobile network operator

NGO - non-governmental organization

MTO - Money Transfer Organization

NDA - nondisclosure agreement

OPM - Office of the Prime Minister

OTC - over the counter

PIN - personal identification number

POS - point of sale

ROSCA - Rotating Savings and Credit Association

SACCO - Savings and Credit Cooperative

Organization

SMS - Short Message Service

UNCDF - United Nations Capital Development Fund

UNICEF - United Nations Children Fund

UNHCR - Office of the United Nations High

Commissioner for Refugees

UNWFP - United Nations World Food Programme

WFP - World Food Programme

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AUTHORS:

BFA: Yanina Seltzer and Kim Wilson with support from Shirley Mburu and Anne Gachoka

UNCDF: Pamela Eser and Amil Aneja

REVIEW COMMITTEE:

BFA: Amolo Ng'weno

UNHCR: Micol Pistelli

UNCDF: Robin Gravesteijn and Camilo Tellez (Better Than Cash Alliance)

UAE Exchange: Allen Semboze, Regional Commercial Director - Africa

MOTIVATION BEHIND THIS TOOLKIT

Identify the needs of refugees and the barriers they face

Identify and address the unique barriers and needs of forcibly displaced people in accessing affordable and regulated remittance channels. In addition, identify overlapping barriers that forcibly displaced people and host communities face when interacting with the remittance market.

How affordable access to remittances can improve the lives of refugees

- Provide capital for starting a business
- Enable payment for services such as health care
- Increase food options beyond rations provided by aid agencies
- Allow purchase of assets such as mobile phones, solar panels, goats, etc.

WHO SHOULD WORK WITH THIS TOOLKIT?

This toolkit has been created to guide those performing country assessments through demand, supply, and regulatory considerations for the cost of and access to efficient, reliable, and less costly regulated remittance channels. Such channels may further link remittances received by forcibly displaced people and host communities with broader financial services. Implementing the toolkit will inform strategy development and approaches that humanitarian and development agencies may adopt to address constraints, especially those experienced by forcibly displaced people in accessing regulated remittance channels at an affordable cost.

This toolkit is best implemented by professional consultants or consulting firms with expertise in remittances. It may also help inform UNCDF and UNHCR staff about the consulting process. Three use cases for the toolkit are as follows:

Use: Consulting Experts in Remittances

This toolkit is designed for use by international and local agency staff concerned with remittances. Even seasoned consultants well versed in the particulars of sending and receiving remittances may benefit from its integrated approach to identifying gaps in quality services. Tools for business case assessment, customer use case development, solution brainstorming, and refinement may jumpstart ideas for remittance research and design methods. It's recommended that consultants at all levels use at least some of the tools to assist commissioning agencies in making cross-country comparisons.

Use: Digital Cash Transfer Programmers

United Nations agencies and international organizations engaged in digital cash transfers for humanitarian assistance will find sections of this toolkit highly relevant. Digital cash transfers in aid, for example, often leverage the same infrastructure as remittance services: both use mobile money agents, bank account agents, cash transfer companies, and ATMs (automated teller machines) to assist customers in cashing out. Both remittance processing companies and digital cash assistance providers also seek solid business cases to justify investment in either use. The companion Excel spreadsheet may be of particular interest.

Use: Human-Centered Product Developers

This toolkit may be of use to designers of financial products and services where positive customer experience is crucial for uptake and adoption. Whether taking place in a camp tent or a city dwelling or an agent's place of business, customer experience includes everything from the safety of a customer's PIN, cash, and identity documents to the way they are treated by an agent. Experts in human-centered design will appreciate the head start offered by the toolkit's Customer Journey Diagnostic in refining their own customer experience assessment. Also of particular interest is the Refugee Journey Map, a tool for detailing the journey of the refugees as they attempt to retrieve funds.

WHAT ARE THE INTENDED OBJECTIVES OF THIS TOOLKIT?

Demand-Side

To enable refugees to receive and send remittances quickly, seamlessly, affordably, and with dignity

Supply-Side

To better understand the barriers that remittance providers and financial service providers (FSPs) experience when providing refugees remittance services

To identify the most affordable and accessible remittance channels for refugees

To explore how remittance channels can be made financially sustainable so providers will offer these services

Policy

To ensure that remittances are safely sent and received, grievances are addressed, and fraud/corruption does not occur

To solve identification and Know Your Client (KYC) issues for refugees

WHAT ARE THE BUILDING BLOCKS FOR THIS TOOLKIT?

The following topics are the building blocks for fulfilling demand-side, supply-side, and policy objectives. These issues must be explored in order to assess accessible and affordable remittance services for refugees. This toolkit offers guidance on methodologies for obtaining such information.

REMITTANCES

- **Accessibility and Business Case:** Agents, payment points (including bank branches), affordability and understanding of digital/non-digital remittance channels, elements of the remittance business case
- **Financial and Payment infrastructure:** Issues related to financial intermediation, availability of payment products, payments/settlements, interoperability
- **Regulatory:** KYC and identification, agent license/liquidity/compliance, etc.

REFUGEE ECONOMIC LIVES

- Financial lives
- Social programs
- Usability and vulnerability issues
- Limitations on refugee participation in the economy (not an issue in Uganda)
- Host community issues
- Settlement/crisis status
- Dependence on remittances as a main income source
- Average amount of remittances received and receiving costs incurred

CHALLENGES IN UNDERTAKING RESEARCH ON REFUGEE REMITTANCES

Undertaking research on refugee remittances presents challenges that are similar to those for other types of research. However, it may also include a market (refugee remittance services) that can be difficult to quantify:

- Receivers may underreport the size and frequency of remittance receipts for fear of jeopardizing access to humanitarian aid, such as food and cash assistance. Receivers may also underreport in order not to be seen as a source of loans for other refugees.
- Receivers may lack the documentation required to legitimately receive remittances. If refugees use the documentation of other parties in order to receive remittances, they may be reluctant to disclose their strategy. Quantifying the number of individual receivers then becomes difficult.
- Receivers may be receiving funds through unregulated channels, e.g., informal agents, and may not want to expose details about these providers since subsequently they could be shut down.
- Receivers may be shifting locales due to asylum opportunities, work, returning to their home country, or moving onward.

Despite the difficulty of measuring remittance sending and receiving, much can be learned that would help improve remittance safety, convenience, and affordability. The purpose of this toolkit is to generate insights on remittance sending and receiving that can:

- Help remittance providers, FSPs, humanitarian and development practitioners, and local policymakers improve the experience refugees have when receiving money from or sending money to friends and family.
- Pave the way for other financial services that are important in refugee and host community contexts.

SUGGESTED MARKET ASSESSMENT PROCESS

When preparing to carry out a market assessment of accessible and affordable remittance services for refugees in a specific country, consider the following process.

Step 1: Collecting Data

Step 2: Identifying Policy, Supply-Side, and Demand-Side Challenges

Step 2a: Brainstorming with Select Key Informants

Step 3: Field Research (if necessary)

Step 4: Synthesizing Data + Recommendations

These steps will be discussed in depth in the following pages. Associated tools, checklists, maps, and rating tools can be found in the Practical Tools section.



GUIDANCE FOR ASSESSMENT

PRACTICAL TOOLS FOR



COLLECTING DATA



IDENTIFYING CHALLENGES



FIELD RESEARCH



SYNTHESIZING DATA + RECOMMENDATIONS



STEP 1: COLLECTING DATA

Humanitarian and development agencies such as UNHCR, UNWFP, UNICEF, UNCDF, and IOM, as well as suppliers and consultants interested in understanding and improving the refugee remittance experience should first locate and read all relevant information on the topic. Internal reports, reports by other agencies, academic papers, and books should be scoured. Although certain studies may not explicitly focus on remittances, they may contain valuable information. Studies on refugee use of savings or credit, access to humanitarian cash assistance, or livelihood strategies, for example, may reveal important insights on remittances.

This collecting data step is often skipped, based on the idea that available information is dated and fresh research is required. Such thinking may lead to duplicative data that is not only costly but unnecessarily extractive. In addition, refugee subjects often feel powerless to reject the questions of researchers; they fear that “uncooperative” behavior may block their asylum, crucial documentation or permissions, freedom of movement, or humanitarian assistance.

A thorough review of existing reports, papers, and books may prevent an already vulnerable population from being subjected to unnecessary inquiry. Before hiring a consultant or engaging staff on a research mission, confirm that the information you seek does not already exist. The Tools section suggests secondary data sources. [See page 42.](#)

Next, ensure that key informants have been tapped for their information and insights. This includes relevant members of the remittance ecosystem, which changes markedly from place to place. Typically, however, members of the ecosystem include:

- National and municipal host governments, including those responsible for issuing documentation
- UNHCR, UNWFP, UNICEF, UNCDF, and IOM
- NGOs
- Business associations
- Local refugee leaders
- Local and international NGOs engaged in humanitarian and refugee assistance
- FSPs including remittance agencies, money exchange houses, mobile money operators, banks, credit cooperatives, and savings club facilitators. Some fintech firms may also have first-hand knowledge of refugee issues
- Consultants with expertise in retail financial services
- Academics including economists, anthropologists, sociologists, and political scientists



A BROAD AND USEFUL SET OF QUESTIONS FOR KEY INFORMANTS

Questions may include:

- What is the make-up of the population you are familiar with? Urban, camp, resettling, in transit, families, gender, age, nationalities?
- How do refugees currently send and receive money?
- Do specific barriers, pain points, behaviors, or norms stand out as particularly problematic to refugees, e.g., hours of operation, language, documentation issues, length of time in queues, transportation, personal safety issues, discrimination or dignity issues?
- Do men and women face the same challenges when sending or receiving remittances? If not, how do their challenges differ? (Here, consider probing cultural norms as well. For example, if it's culturally normal for

a man to be the chief breadwinner of the household, it may hold that the man is expected to receive the remittance. Or if women are seen to be the chief caretaker of children, they may not be able to leave them in order to fetch a remittance.)

One critical question:

- Have you or your team reviewed internal and external documents on refugee perceptions or experiences with remittances, financial services in general, or issues related to remittances: location of banks, mobile money and remittance providers, transportation, personal safety when leaving a camp setting?

LESSONS FROM UGANDA

Throughout this toolkit you will find sections on Lessons from Uganda, where the BFA research team shares experiences they had while testing and developing this toolkit. Follow our stories in the yellow boxes in this toolkit!





STEP 2: IDENTIFYING DEMAND-SIDE, SUPPLY-SIDE, AND POLICY CHALLENGES

Based on the information scoured for and data points collected in interviews, identify challenges at various levels – plus their respective weights. Tools can be found in the links and pages noted below.

	ILLUSTRATIVE EXAMPLE	RATING TOOL	
Demand-Side (remittance receivers, senders, refugees, and host communities)	The closest agent is three hours away by bus on a very dangerous road; refugees are too afraid to make the journey.	Page 52	
Supply-Side (FSPs, MFIs, MTOs, NGOs, IOs)	FSPs do not serve refugees because of KYC issues.	Page 54	
Policy (government, policymakers, financial authorities)	It takes up to five years for governments to furnish IDs that refugees can use to access remittances.	Page 55	



STEP 2: IDENTIFYING DEMAND-SIDE, SUPPLY-SIDE, AND POLICY CHALLENGES

LESSONS FROM UGANDA

	CHALLENGE	SEVERITY/TIMEFRAME
Demand-Side Challenge	ID/ KYC problems: Issuance of ID takes longer.	Medium-to-longer term
Supply-Side Challenge	Refugees present risk: No way to verify whether an ID is legitimate	Medium-to-longer term
Policy-Side Challenge	Different KYC laws and regulations do not explicitly specify requirements for onboarding refugees, which creates a barrier as well as confusion among refugees.	Short-term



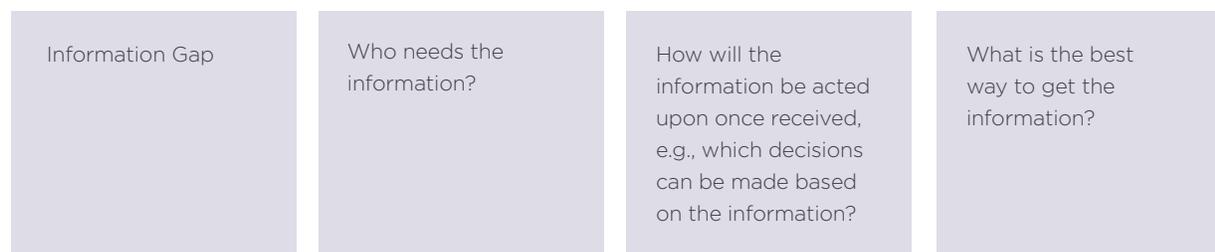
STEP 2A: BRAINSTORMING WITH SELECT KEY INFORMANTS

Consider hiring a consultant for this next step. With homework completed, a solid scope of work can be prepared. A consultant may be retained earlier in the process but if so, the internal team within your organization should remain highly engaged in their findings and in the process.

Select a few key informants that represent different aspects of the ecosystem and invite them to a brainstorming session. A good group size for this type of brainstorming is eight to ten people, plus team members. Two hours is sufficient. Questions to address include:

- What are the key barriers, if any, to safe, convenient, and affordable access to remittances?
- How do age and gender affect the remittance experience?
- Is there a difference in the way different nationalities receive remittances?
- Are there other financial services that maybe useful to senders and receivers (for which they would be willing to pay)?
- Are there low-hanging fruits in terms of policies that can immediately be advocated for? Who must be engaged to effectively advocate?
- Are there low-hanging fruits in terms of products or marketing campaigns that can easily be prototyped or tested? Who must be engaged to test these products?
- Are there gaps in information that need to be filled before better products and policies are designed? What information is required? Who is likely to act on that information? What kinds of decisions would be made based on the information? (For this last question, an Information Outcome Map might be a product of the brainstorming session.)

INFORMATION OUTCOME MAP



Information gaps may be identified in issues around ID/KYC, customer journeys, realities in camps, actual costs to carry out transactions (including bus rides, bribes, other), etc.

Completing Steps 1, 2, and 2a of the market assessment process - collecting data, identifying challenges, and brainstorming - are really all that is needed to set plans in motion for a better remittance experience for refugees. However, if unable to secure enough information, proceed to Step 4 as well.



STEP 3: FIELD RESEARCH

When getting to this point in the research, pause and look through all the information already collected. The first question to ask is: What information gaps exist? Will they be filled through secondary data and additional stakeholder interviews? Is it necessary to carry out primary research? Make sure that research is not being duplicated; most organizations that have already completed primary research are willing to share their results.

The point of field research is to generate insights about refugees and members of their host community regarding their experiences with remittances. The objective of field research is to understand how refugees currently experience sending and receiving services and how that experience can be improved upon. Field work is also key prior to launching any remittance product or service.

There are several ways to capture information. The Tools section of this toolkit includes additional detail on qualitative and quantitative methodologies. Sampling should be carefully crafted. When considering qualitative methodologies, consider smaller sample sizes, which will offer important nuances – especially around product design. Try to avoid large-scale quantitative or structured surveys in a refugee settlement. However, quantitative methods may be necessary when looking for market sizing. Consider hiring a consultant to get a sense of a statistically representative sample.

One-on-One Interviews. A conversation is more ideal than an interview, with the hope that the facilitator is able to converse in the subject's *native tongue* about how they experience their remittance services. Observations during the conversation also allow the facilitator to draw more insights about how the respondent feels from body language.

The facilitator's goal is to learn about the customer journey, including:

- How the receiver lets the sender know she needs funds.
- How the sender alerts the receiver that funds are coming.
- How the sender makes or the receiver chooses the sending/receiving agency and location.
- What documentation the receiver must bring to prove their identity and how the receiver gets this documentation.
- The actual experience of obtaining a remittance: transportation, standing in queues, connectivity issues, liquidity issues, personal safety and money security issues, managing daycare, costs, etc.
- Storage of money issues.
- Other social issues, such as visibility of receiving funds – does this make the receiver a target for loan requests from others?
- Does the requirement for identification change based on the provider (for example, cash agent, mobile money agent, bank, or hawala agent)? If yes, how?
- Is there a preference for a certain remittance channel (for example, receiving through a cash, mobile money, or hawala agent)? Why?



CONVERSATIONS WITH THE FRONT LINE

Agents that operate in a bank, a mobile money kiosk, or in a store can provide valuable insights into their own experiences and limitations and those of their customers. They know the various challenges and coping strategies that refugees face, receiving patterns and amounts, and their own constraints in managing personal safety and liquidity. Agents may not have the time or interest in conversing about their business but in less busy locations some may be happy to discuss their views. Often, agents don't mind being observed. Watching how refugees manage the queue and issues around connectivity, documentation, and liquidity can be insightful. A one-hour interview with an agent can produce deep insights in the practicalities of dealing with refugees inside and outside a camp setting.

Focus Groups. A group setting is not optimal for fact-finding. Group members tend to shy away from honest responses about their money, including remittances. Groups are good for generating reactions to marketing or product ideas. They can also be a good place to identify common problems and elicit new ideas for solutions.

Eight people is the optimum number of participants for a customer insight group. The facilitator can decide if including participants of different ages or genders will produce an energizing effect, making the exchange of ideas more fluid and robust, or produce a dampening effect, making them stiff and lifeless. She should take into account cultural behaviors and norms. The facilitator should be highly proficient in the language spoken by participants and not use an interpreter. She should also make sure that she has a professional note-taker with her.

- Allow time for participants to introduce themselves.
- Explain in clear language the objective of the focus group and how much time it will take.
- Explain that their answers will be seriously considered but that no specific answer or idea will be traced to an individual.
- Explain compensation. It's a good idea to explain that compensation is for transportation only, since in some cases participants may think they are being paid to provide information.
- Begin with an open question, for example, what kinds of things do you do with the money that family and friends send you? What are the problems you face when receiving funds from friends and family? What ideas do you have to improve your experience?
- Close the meeting on time. Thank participants for their time and contribution so they know their time and information is valued.

Research Methodologies. Surveys and other quantitative methodologies tend to be cheaper and in some cases statistically representative, yet they do not go as deep as qualitative methodologies. For additional information on different types of quantitative and qualitative methodologies, checklists and tools, access pages [59](#) and [62](#).



STEP 3: RESEARCH IN ACTION | PLANNED VS. ACTUAL RECRUITMENT IN UGANDA

Recruitment in the field is complicated and does not always go as planned. Flexibility is key. Planned vs. actual recruitment efforts in Uganda are noted below:

REFUGEE SETTLEMENT	PLANNED	ACTUAL
Nakivale	<ul style="list-style-type: none"> • 2 FGDs – Congolese male vs. female • 2 FGDs – Burundi male vs. female • 2 FGDs – Somali male vs. female • 4 IDIs (selected from FGDs) • 3 KIIs (mobile money agents, FSPs, e.g., Sacco or MFI, remittance service provider at the settlement or in close proximity) 	<ul style="list-style-type: none"> • 1 FFG – Congolese male • 1 FGDs – Congolese female • 1 FGDs – Burundian male • 1 FFG – Burundian female • 0 FGDs – Somali male vs. female • 1 FFG – 5 host community males • 4 IDIs – <ul style="list-style-type: none"> • Somali male • Host community female • Burundi female • Congolese male • 3 KIIs – <ul style="list-style-type: none"> • Moban Sacco • 1 mobile money agent • 1 informal financial service provider (mobile money agent, money changer, money guard) • Informal interview with refugee settlement manager
Bidi Bidi	<ul style="list-style-type: none"> • 2 FGDs – South Sudanese male vs. female • 2 FGDs – Host community male vs. female • 2 IDIs (Selected from FGDs) • 3 KIIs 	<ul style="list-style-type: none"> • 2 FGDs – South Sudanese male vs. female (Zone 1 of the settlement) • 2 FGDs – Host community male vs. female (Zone 1 of the settlement) • 2 FGDs – Host community male vs. female (Zone 2 of the settlement) • 2 KIIs – <ul style="list-style-type: none"> • Mobile money agent in refugee settlement • Mobile money agent closer to Yumbe (town closest to refugee settlement) • Informal interview with refugee settlement manager



22 **STEP 4: SYNTHESIZING DATA + RECOMMENDATIONS**

The process of synthesis is the most important part of a research undertaking, bringing together all aspects of primary and secondary research to form a cohesive story. It fills in information gaps, points toward opportunities in the market, and allows creation of cohesive recommendations. To synthesize:

- **Review and organize data:** Look through primary and secondary data and determine what the information is saying.
- **Find patterns:** The discipline of looking through and organizing data elucidates or common themes start emerging. Use the tools in the synthesis section as well as the rating tools in Step 2 to find challenges and begin to formulate recommendations.
- **Elevate insights:** As themes and patterns emerge, make sure that one or two insights are pulled from them. Explore each cluster and theme to make sure the right insights have been identified.
- **Craft recommendations:** Based on patterns, challenges, and insights drawn from the data, start formulating recommendations. The tools in this toolkit enable classification into demand-side, supply-side, and policy issues.

Note: Individual consultants and consulting firms are expert at synthesizing information. Most have their own “magic sauce” for doing so, and the tools in this toolkit allow for standardization across markets. Each organization’s viewpoint and expertise adds more depth to the synthesis consultants carry out and should be leveraged.



ILLUSTRATIVE COSTS

ILLUSTRATIVE COSTS FOR CONDUCTING RESEARCH

Costs to implement this toolkit will vary based on several components. Below you'll find approximate costs for carrying out research. These can vary by 30 percent. In the second table you'll find overall approximate costs for desk, field research as well as drafting reports.

	One Country Example	Illustrative Costs (\$ USD)	Comments
Number of countries researched	1		
Number of camps visited	3		
Number of refugee interviews	20	\$8,400 **	
12 Focus Groups of about 8 people	12	\$7,200	Includes: <ul style="list-style-type: none"> • Respondent costs: refreshments, respondent gifts • Subcontractor costs: recruiters, translators, transcribers, note takers, facilitators • Logistical costs: venue hire and costs (also based on days spent in the field)
24 Individual Interviews	24	\$1,200	
Number of host community member interviews	20		
Number of stakeholder interviews	15	\$5,400	Based on a consultant's daily rate, e.g., \$900 USD per day, it would take two consultants about three days to effectively cover 15 interviews
Quantitative (telephone surveys, if applicable in country)	1000	\$15,000	This cost should cover dropped and incomplete calls, questionnaire scripting, training invigilators, piloting, and supervision.
Total Cost*		\$37,200	

* When working with consultants, take into consideration additional costs to carry out research such as transportation, per diems, lodging, etc. These costs are not considered in the total illustrative costs provided here, as they vary greatly based on consultant rates and locations. Also note that costs associated with consultants crafting final reports or analyses are not included.

** Cost provided is based on hiring a field research firm vs. organizing and facilitating interviews in-house. (BFA has individual existing subcontractors in Uganda and thus was able to realize cost savings. BFA pulled together subcontractors as required, organised logistics, and facilitated interviews.)



RANGE OF COSTS FOR TOOLKIT IMPLEMENTATION

	Desk Research	Field research	Author report	Total Approximate Cost
Lower range	\$10,000	\$35,000	\$10,000	\$55,000
Higher Range	\$20,000	\$60,000	\$30,000	\$110,000

TIP SHEET | FOR UNITED NATIONS AGENCIES AND NGOs IMPROVING THE REFUGEE REMITTANCE EXPERIENCE

Following are a few tips for organizations undertaking or commissioning research on the topic of accessible and affordable remittances:

Tip 1: Phase research

Steps 1-4 in the toolkit may be performed internally within an organization or by a research consultant. Consider completing these steps before commissioning further research as the first few steps will indicate if further research is needed. If so, it can help shape a scope of work for a research consultant. Adequate information, without the need for further fieldwork, may already exist to help shape policy or action agendas.

Tip 2: Check with local governments for required research permissions

Some governments require organizations researching refugees or vulnerable populations to be subject to government permissions. When working with universities, some governments allow university ethics boards to give authorizations or permissions.

Tip 3: Build privacy and anonymization of research subjects into budgets

If field research with subjects (participants) is warranted, an organization commissioning research may want to

access original data including surveys, transcripts, or detailed field notes. In this instance, the organization should allow sufficient funds for a research consultant to anonymize the data. Not only will ethics boards require protocols for anonymization but ethical research consultants will as well. A research consultant should build in ample time to make surveys, transcripts, and detailed field notes completely untraceable to a single subject or group of subjects.

Tip 4: Allow time to receive data and help retrieve it

Data collected by other organizations is often slow to arrive – and often never does arrive. Generally, this is completely out of control of a research consultant. To expedite the process, make data requests officially come from your organization, as international organizations often have the clout to ask for data and can expect to receive it in a timely way. Budget time for teams to request existing data from external organizations.



GUIDANCE FOR ASSESSMENT

PRACTICAL TOOLS FOR



COLLECTING DATA



IDENTIFYING CHALLENGES



FIELD RESEARCH



SYNTHESIZING DATA + RECOMMENDATION



TOOLS BY STEP | STEP 1: COLLECTING DATA

Step 1	Relevant Tools	Page and Link
Collecting Data	Guidance Learn Research Principles	35
	Checklist Suggested Demand-Side Data to Be Collected	36
	Checklist Suggested Supply-Side Data to be Collected	38
	Checklist Suggested Policy Data to be Collected	40
	Secondary Data Sources	42
	Interviewing Key Informants	45

TOOLS BY STEP | STEP 2: IDENTIFYING CHALLENGES

Step 2	Relevant Tools	Page and Link
Identifying Challenges	Identify objective themes	49
	Sample research questions	50
	Rating Tool: Demand-side Challenges	52
	Rating Tool: Supply-side Challenges	54
	Rating Tool: Policy Challenges	55



TOOLS BY STEP | STEP 3: FIELD RESEARCH

Step 3	Relevant Tools	Page and Link
Field Research	Fact Sheet Qualitative Research Methodologies	59
	Fact Sheet Quantitative Research Methodologies	62
	Tips Setting up customer research	64
	Tips Where to carry out research?	64
	Checklist Recruiting for Interviews	66
	Tips Interviewing refugees about money	67
	Tips For interviewers and interpreters	67
	Sample Discussion Guides	Companion Excel Tool



TOOLS BY STEP | STEP 4: SYNTHESIZING DATA + RECOMMENDATIONS

Step 4	Relevant Tools	Page and Link
Synthesizing Data + Recommendations	Tips Analyzing All Research	<u>71</u>
	Tips Resources for Analyzing + Recommendations	<u>72</u>
	Tool Refugee Journey Map	<u>73</u>
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COMPANION EXCEL TOOL

The **Companion Excel Tool** offers remittance and FSPs customizable data sheets based on specific countries, with pre-populated information on refugee population remittances, income profiles, etc. The tool draws on qualitative and quantitative analysis captured from field interviews and UNHCR assessments. It also offers practical tools, such as sample interview guides and broader topics for research.

Section A: Overview	
1. Country	Country to which refugees are sending remittances. Select from the drop-down menu and wait a few seconds. Information specific to the country will be updated automatically.
2. Refugee population	Refugee population by settlement (from UNHCR).
3. Remittance cost	Total cost of transaction by settlement in percentage (from the World Bank Remittances Prices Worldwide). Click on the buttons to the right of the chart to see figures by payment instrument, pickup method, or service provider.
Section B: Refugee Economic Profile	
4. General information	This section condenses information about demographics, socioeconomic profile, and access to bank accounts or mobile money of the refugee population (from the qualitative study).
5. Income profile	Income profile (from UNHCR socio-economic assessment).
6. Access to identification	This section shows the level of access to identification, a personal mobile device, and a SIM card (from the qualitative study).
6.1 KYC Requirements	This table summarizes KYC requirements. Information is across the country, not specific to settlements (from the qualitative study).



Section C: Access to Remittances	
7. Share of refugee population getting remittances	In the first part of this section the share of refugee population getting remittances is presented (from the qualitative study). In the second part, main sources of income are shown (from UNHCR socio-economic assessment).
8. Average value of remittance transfers	Surveyed amount sent in USD (from the qualitative study).
9. Average number of transactions per year	(from the qualitative study)
10. Average cost of receiving	Total cost of transaction in percentage (from the qualitative study).
11. Main remittance corridors	Countries from which refugees in a particular settlement are receiving remittances (from the qualitative study).
12. Are there already money transfer companies offering remittance services?	(from the qualitative study)
13. Are there mobile money agents offering remittance services?	(from the qualitative study)



Section D: Access to Financial Services	
14. Access to finance	The first part presents the distance reported to a financial institution (based on the qualitative study). The second part presents a chart with minimum distances to banks or facilities that take deposits and lend money (from UNHCR socio-economic assessment).
15. Do they have a bank account? Do they have a mobile money account?	Extremely vague estimates of percent of refugee population with a bank/MFI account and with a mobile money account (from the qualitative study).
16. Financial services offer	This table summarizes some key variables related to financial services offered. The information is across the country and not specific to settlements (from the qualitative study).
17. Beyond remittances, what other services might they need? (Savings)	Presented if refugees would have the need to access savings products (from the qualitative study). This information is combined with the percentage of refugees with savings products (from UNHCR socio-economic assessment)
18. Beyond remittances, what other services might they need? (Credit)	Presented if refugees would have the need to access credit (from the qualitative study). This information is combined with the percentage of refugees with credit products (from UNHCR socio-economic assessment)





GUIDANCE FOR ASSESSMENT

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GUIDANCE | LEAN RESEARCH PRINCIPLES

Research principles to keep in mind, developed by the MIT D-Lab and the Fletcher School at Tufts.

Rigor

Lean research is conducted according to the highest standards of the research methodology that is best suited to the specific nature of the study. Research must adequately address issues of both internal and external validity and ensure accurate reporting of results while protecting sensitive subject data. High standards of rigor ensure the integrity of the research process and results.

Respect

Respectful research places the dignity and delight of the human subject at the center of the research experience. It offers a clear, intelligible, informed consent process, in which research subjects feel truly free to reject participation without fearing negative consequences. If they decide to participate, subjects find the experience enjoyable and meaningful. Subjects have the opportunity to review and refute research findings and feel that their contributions to the research have been appropriately valued.

Relevance

Relevant research has clear value to stakeholders and addresses priority issues and questions for research subjects, study communities, as well as donors and decision-makers. Research findings are understandable and accessible to research subjects, practitioners, and policymakers. Research studies and results are framed in ways that can inform action and decision-making at various levels of authority, and stakeholders commit to use findings to inform action.

Right-Sizing

Research is right-sized when the research scope and methods are well-suited to the research objectives and the priority of the research questions to stakeholders. Right-sized research is only as time-consuming, burdensome, and costly as it needs to be, and all unnecessary questions, activities, and protocols are removed.

Please refer to [the UNIAP Ethics Guide](#) when carrying out field research with refugees.



CHECKLIST | SUGGESTED DEMAND-SIDE DATA TO COLLECT

Check all that apply to the planned research

Personal Story

- Migration status and situation of refugees and FDPs
- Journey of refugees/FDPs
- Financial/digital literacy
- Possession of mobile phone

Behaviors

- Use of mobile phone and/or OTC services to send or receive remittances: willingness, understanding
- Privacy concerns and attitude regarding use of remittance and financial services: perceived risk of using services, transaction cost, time spent, opportunity cost, risk of cash
- Preference of remittance and financial services based on different client categories: migration status, country of origin, gender, age, family size, occupation, etc.

Use of Remittance Services

- Need for remittance services (send or receive internationally/domestically) for resilience/livelihood
- Access to remittance services: regulated/unregulated
- Ease, safety, and cost of existing services
- Size and frequency of remittance transactions
- Preference for remittance channels: cash agent, mobile money, bank, hawala, etc.

Use of Financial Services

- Access to financial services, both regulated and unregulated
- Need for financial services, both regulated and unregulated
- Identification used to access remittance/financial services, both regulated and unregulated

TIP If data is not accessible, consider the following alternatives:

- a) do qualitative research only
- b) benchmark from similar situations, e.g., in neighboring countries



CHECKLIST | SUGGESTED SUPPLY-SIDE DATA TO COLLECT

Check all that apply to the planned research

Map Key Stakeholders in the Remittance Value Chain

- Money transfer operators, including fintech/
payment aggregators
- Mobile network operators
- Mobile money operators
- Banks
- Microfinance institutions (if any)
- Foreign exchange bureaus
- Third party providers
- SACCOs
- Buses sending both physical and virtual cash,
e.g., Volcano in Rwanda

Remittance Service Providers: Products and Services

- Products and services offered to customer segment:
refugees and host communities
- Cost of products and services offered
- Identification requirements
- Estimate of transaction volumes/values:
refugees and host communities
- Business models
- Agent network: requirements - documentation and
liquidity
- Barriers to delivery: payment infrastructure, de-risking,
interoperability of platforms, other structural barriers
- Bank branch network/MTO agent network
- Access/payment points
- Mobile phone penetration (in camps and outside)
- Reliability, reach, and coverage of mobile services
- Scope of linking remittances to financial services
- Other barriers



CHECKLIST | SUGGESTED POLICY DATA TO COLLECT

Check all that apply to the planned research

Regulatory Environment

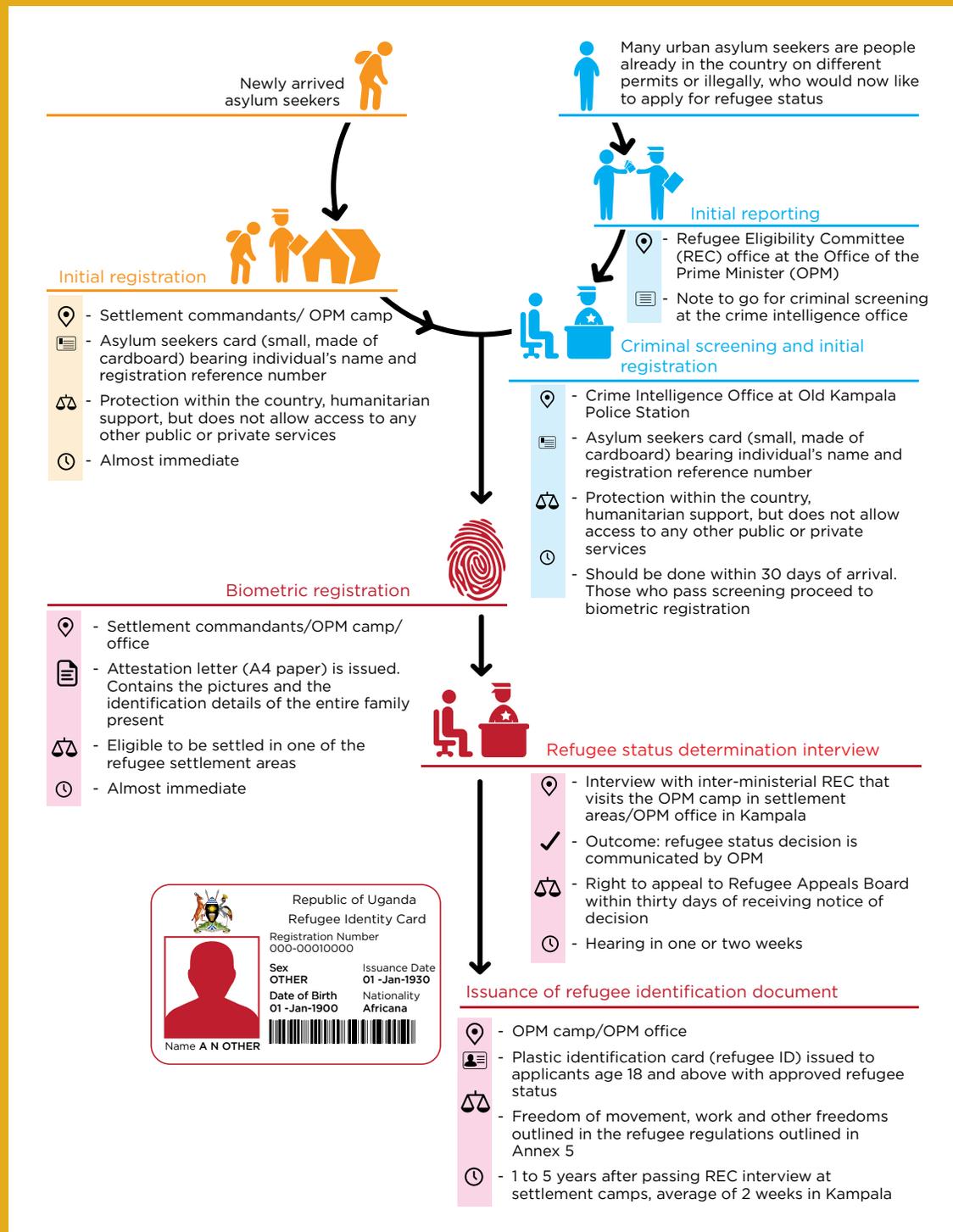
- Laws, regulations, and policies for refugees and host communities pertaining to other contextual barriers
- Domestic and international remittances
- Mobile money payments
- Financial services
- KYC, AML/CFT: documents required for identification
- Consumer and data protection
- Telecommunication regulation
- Barriers in the country of origin that are of concern for refugees sending remittances from their host country

Mapping of Institutions/Government Authorities/ Development Agencies

- Government authorities involved in providing approvals for remittances and financial services to refugees and host communities
- Different initiatives and programs under which support is currently extended to refugees/IDPs and host communities: social security, aid, etc.
- Aid delivery mechanisms deployed by government and humanitarian agencies, including registration and identification processes employed by different departments and aid agencies
- Estimation of aid volumes deployed by government and humanitarian agencies



GOVERNMENT DATA COLLECTED | LESSONS FROM UGANDA





SECONDARY DATA SOURCES

1. Reports and data published, if any, by **Regulator/Central Bank**. For example, the Statistics Department at the Bank of Uganda conducts an Annual Personal Transfers Survey to provide a reliable estimate of the annual volumes and values of cash and in-kind personal transfers received per annum, characteristics of senders and receivers, channels used, and usage of transfers.
2. Reports and data published, if any, by the country's **money transfer association**.
3. Reports and data published, if any, by **UNHCR, WFP, and other humanitarian and development agencies** at the country level. For example, UNHCR published several reports on refugee livelihoods. Such reports may capture details about access to financial services in refugee communities.
4. Reports and data published, if any, by institutions such as the World Bank, IOM, etc. The **World Bank Bilateral Remittance Matrix** usually has recent data and information on remittance flows.
5. Data provided at the customer and aggregate level by **money transfer operators, banks, and MNOs**.

In some cases such as UNHCR socioeconomic assessment or livelihood market analyses in Uganda and other countries, data may be unpublished. In such cases, requisite nondisclosure agreements (NDAs) may need to be signed in order to access data, which can be time consuming. Plan accordingly, and as an alternative consider the following:

- a) Identify who has done more comprehensive analysis
- b) Identify the correct process for getting data: place a formal request, sign an NDA, etc.



SECONDARY DATA SOURCES

Regulatory references:

- AML Regulations, 2015 and the FI (AML) Regulations, 2010
- AML Act, 2013 (as amended by the AML [Amendment]) Act, 2017
- BOU, 2015. Bank of Uganda Annual Supervision Report. Accessed: <https://www.bou.or.ug/bou/bou-downloads/asr/2015/Dec/Annual-Supervision-Report-December-2015.pdf>
- BOU, 2016. Bank of Uganda Annual Supervision Report. Accessed: <https://www.bou.or.ug/bou/bou-downloads/asr/2016/Dec/Annual-Supervision-Report-December-2016---FINAL-COPY.pdf>
- The Financial Institutions (Amendment) Act as cited in FSDU, 2017. The Regulatory Tweaks That Will Spring Refugees in Uganda To Economic Inclusion. Accessed: <http://fsduganda.or.ug/the-regulatory-tweaks-that-will-spring-refugees-in-uganda-to-economic-inclusion-2/>
- The Foreign Exchange (Forex Bureaus and Money Remittance) Regulations, 2006. Regulation 15. Accessed: https://www.bou.or.ug/bou/bou-downloads/acts/supervision_acts_regulations/FX_Regulations/FXRegulatns2006.pdf
- The Refugee Act 2006. Accessed: <http://www.refworld.org/docid/4b7baba52.html>



REMITTANCE AND FINANCIAL SERVICE PROVIDERS

Diverse types of remittance service providers can be interviewed:

a. Wholesale or Retail Model

- i. Wholesale: Remittance hub networks such as EarthPort, TransferTo, MasterCard HomeSend, TerraPay, etc., plus their partners
- ii. Retail: Western Union, MoneyGram, Express Union, UAE Exchange, etc.

a. Banks vs. MTOs vs. Post Offices

- i. Banks: Those that frequently provide remittance and financial services to refugees, such as DTB Bank, Centenary Bank in Uganda
- ii. MTOs: Those that frequently provide remittance services to refugees, such as Western Union, UAE Exchange in Uganda
- iii. Post Offices: In some countries, post offices act as the agent (cash merchant) of international MTOs, while in others they provide proprietary remittance services (or both)

c. Digital vs. Non-digital

- i. Digital: Mobile money
- ii. Non-digital: Cash or bank account transfers

d. International vs. Local

UAE Exchange vs. La Cedri in Uganda

Profiles of FSPs that can be interviewed:

- Large, medium, or small banks
- Microfinance institutions
- Agent networks: cash-in/cash-out points
- Insurance companies
- Mobile network operators
- Cooperatives
- ROSCAs, AASCAs/savings groups (informal)



REMITTANCE AND FINANCIAL SERVICE PROVIDERS INTERVIEWED | LESSONS FROM UGANDA

When we set up key informant interviews in Uganda, we set up conversations with the following stakeholders:

STAKEHOLDER CATEGORY	STAKEHOLDERS INTERVIEWED
Money transfer companies	Dahabshill, Juba Express, La Cedri, UAE Exchange
Banks	Centenary Bank, DFCU Bank, Stanbic Bank, Postbank, Equity Bank, Ecobank, KCB, DTB
Mobile network Operators / Mobile money providers	MTN



TIP BOX | DIASPORA

Consider the following in order to expand the research.

Various ways to assess remittances from the diaspora:

1. Review broader World Bank data from the bilateral remittance matrix
2. Review international fund transaction receipts (IFTI) or the equivalent in Uganda (BOU) for remittances <\$1,000 USD, since the amount reflects well on non-commercial remittances
3. Are there any products/services for diaspora investment in the country? These could be diaspora bonds or initiatives such as the Pakistan Remittance Initiative, which specifically facilitates a faster, cheaper, and efficient flow of remittances and provides remittance senders with investment opportunities. In Nepal, diaspora remittances are used to invest in hydropower projects through the issuing of bonds.
4. Are there any platforms that facilitate diaspora investment in the country? For example, Ubuntu Capital in Uganda allows migrants to invest in building homes by partnering with them. The platform facilitate the construction of houses, home décor, etc.

Remittance Corridors

A remittance corridor represents common highways between groups of senders and groups of receivers, e.g., Congolese in the U.S. sending money to displaced relatives in Rwanda. Sometimes corridors have multiple waypoints, for example, relatives in Germany might send money to Jordan, which then gets sent onward to Turkey. It is optimal to map major corridors to understand time and costs involved along each segment of the corridor.



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IDENTIFYING OBJECTIVE THEMES

The most important step in setting up a research plan is identifying the right research questions and objectives. These sample themes can put the research on the right track. Sample research questions for four of these themes can be found on the following page.

Regulation

Personal journeys
of refugees

Access to
remittances

Costs

Business models

Role of
humanitarian and
development
institutions



SAMPLE RESEARCH QUESTIONS

The following sample research questions may be useful in narrowing research objectives. Prioritize those that seem to fit, then pick the top three.

REGULATION

- What are key regulations related to remittances, e.g., ID, KYC, e-money, AML/CFT, regulations for non-banks, agent networks, etc.?
- What type of capacity building at the regulatory level is needed to engage with policymakers to address barriers to access?

PERSONAL JOURNEYS OF REFUGEES

- How does the host community experience refugees with regard to sending/receiving remittances?
- What are the challenges that prevent remittance receivers from accessing a broader array of financial services?

ACCESS TO REMITTANCES

- What are the key barriers refugees face when accessing affordable remittances through regulated channels?

BUSINESS MODELS

- How can FSPs improve the experience for remittance senders and receivers?
- From an FSPs perspective, are sender/receiver populations varied enough to design distinct offerings for each?
- Which barriers and pain points can be solved to offer better, broader financial services?

ADD YOUR OWN

(based on topics on the previous page)

- _____
- _____



RATING TOOL | DEMAND-SIDE, SUPPLY-SIDE, AND POLICY CHALLENGES

The rating tool on the following pages can help categorize policy, demand, and supply issues. As primary and secondary data is collected, the tool can be used to classify and rate relevant issues in order to prioritize actions and craft recommendations.

Category

In the left column, suggested categories have been populated which have arisen in work across multiple countries. These suggestions may be relevant (or irrelevant) to the market researchers are working in. It is possible to add categories if those required do not appear on this list.

Severity Rating

Next, each barrier or challenge (indicator) should be rated with a numerical value between 1 - 5. The significance of each is listed below:

- 1 = The indicator listed is either **not an issue whatsoever or is working well.**
- 2 = The indicator listed is **working well enough.**
- 3 = The indicator listed is a **mild inconvenience.**
- 4 = The indicator listed is a **serious inconvenience.**
- 5 = The indicator listed is a **roadblock.**

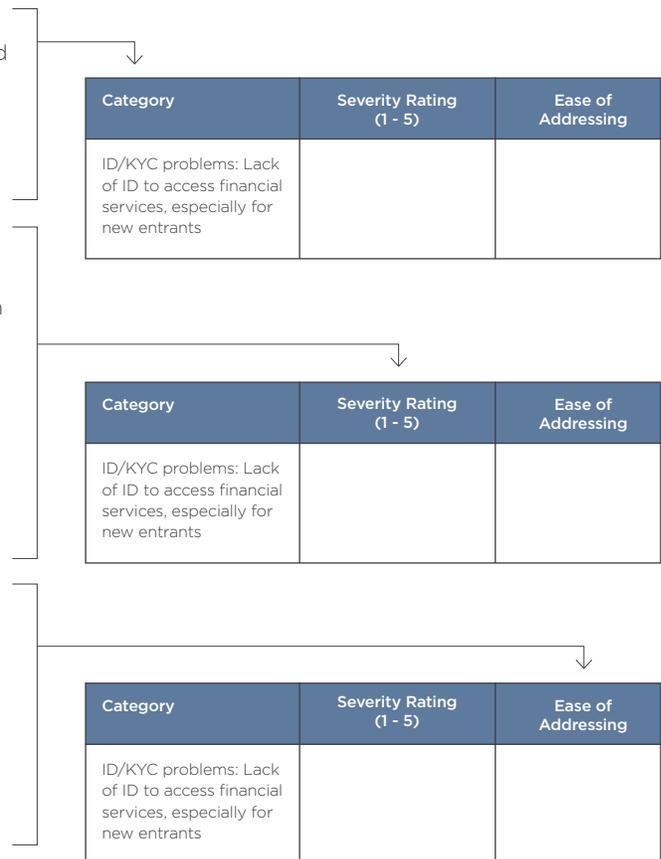
Ease of Addressing

Finally, based on knowledge of the market being considered, “ease of addressing” a particular challenge or barrier can be determined. Three categories are suggested, but additional categories may be required:

- Potential quick win
- Medium-term
- Long-term

Prioritization and Recommendations

Once all challenges on all levels have been laid out, challenges can be prioritized by those that can be tackled in the short term (deemed “quick wins”) and those that require a longer term effort and perhaps partnership with governmental authorities or private sector entities. This tool allows the user to quickly identify recommendations based on relevance and rating.





RATING TOOL | DEMAND-SIDE CHALLENGES

Suggested Ratings:

R = Relevant

I = Irrelevant

- 1 = The indicator listed is either **not an issue whatsoever or is working well.**
- 2 = The indicator listed is **working well enough.**
- 3 = The indicator listed is a **mild inconvenience.**
- 4 = The indicator listed is a **serious inconvenience.**
- 5 = The indicator listed is a **roadblock.**

Categories for Ease of Addressing:

Potential quick win

Medium-term

Long-term

Category: ID/KYC Problems	Severity Rating (1 - 5)	Ease of Addressing
Lack of ID to access financial services, especially for new entrants		
Issuance of ID is taking longer		
Refugee ID is not accepted as a sufficient form of acceptable identification		
Different naming conventions: misspellings, order		



Category: Accessibility, Agents	Severity Rating (1 - 5)	Ease of Addressing
Accessibility: Remote nature of settlements means access to financial services, especially remittances, is a challenge		
Agent liquidity within refugee settlement areas: Most refugees withdraw cash at a mobile money agent shop, and thus agents are left with more e-float which they have to liquidate in order to continue the operation. They must travel great distances to exchange e-float for cash.		
Lack of network availability and power		
Bribery: to get service at financial access points or IDs		
Transparency on charges: with internet access this has become less of a problem		
People generally lack the knowledge that remittances can be received via mobile money		
Existence and cost of informal agents, especially to facilitate the last mile		



RATING TOOL | SUPPLY-SIDE CHALLENGES

Category	Severity Rating (1 - 5)	Ease of Addressing
No proper identification, refugee ID		
Possession of fraudulent IDs		
No way to verify whether ID is legitimate		
Some refugees come from AML/CFT-sanctioned countries		
Here today, gone tomorrow		
Refugees are expensive to reach due to remoteness		
Refugees are too poor to be viable / Cannot afford transaction charges as they have little or no income		
FSPs lack necessary business case information regarding the refugee market / Market size and segmentation data		
FSPs lack necessary business case information regarding the refugee market / Partnership data		
FSPs lack necessary business case information regarding the refugee market / Do not separate and analyze own refugee data		
Financial service interventions that actively target refugees involve offerings by organizations that remit social transfers		



RATING TOOL | POLICY CHALLENGES

Category	Severity Rating (1 - 5)	Ease of Addressing
Currently, FSPs are unable to develop effective risk-based approaches to serve refugees (or other clients) due to a lack of sufficient guidance		
Different laws and regulations concerning KYC requirements do not explicitly specify refugee onboarding requirements, which creates both a barrier and confusion among refugees		



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FACT SHEET | QUALITATIVE RESEARCH METHODOLOGIES

In-depth Interviews:

An in-depth interview gives the richest data about a person and generally takes 60 to 90 minutes. The interviewer goes in with a set of mainly open-ended questions to be answered. It's ideal to have the interview in the person's home or place of work. This allows the interviewer to not only learn from what the interviewee is saying, but also by observing their environment. This also makes people feel more comfortable. Given that it may not be possible to carry out research in homes/work places, the next best option is a community center.

Informal (Intercept) Interviews:

These are short 15 minute interviews that happen in a busy market or on the street. The basic premise is to quickly gather information on peoples' activities or behaviors. These interviews might help create a hypothesis or dispel one. They also add color and more data points to any other qualitative methodology.

Focus Groups:

Interviews with at least 8-12 people that last 60 to 90 minutes. A focus group is run by a skilled moderator who asks probing open questions and facilitates brainstorming to understand deeper "why" and "how" questions. They have traditionally been used for marketing purposes to get a sense of whether a product or service is liked (or not) by a certain segment. Some people are reminded of their own experiences when they hear the experiences of others, so these groups can lead to rich discussion. Focus groups are not recommended for assessment, as people are reluctant to report financial information in front of others.

Observation:

Observation is a quick and effective way of collecting data with minimal intrusion. It looks at body language to see how people sit, how they dress, etc. Observation is key - and so often overlooked as a bona fide research method. It is actually one of the most non-intrusive and effective methods available where the researcher can examine all manner of behaviors and conditions. For example, in observing people standing in queue at a Western Union kiosk: How long must they wait? (Time them.) Are they managing young children while waiting? How are they treated when reaching the agent at the front of the queue? Are different people treated differently by the agent? Observation should also play a major role each of the above methodologies.



QUALITATIVE METHODOLOGIES

	Advantages	Disadvantages	Use Cases
Interviews	<p>Interviews help researchers uncover rich, deep insights and learn information that they may have otherwise missed.</p> <p>The presence of an interviewer can give respondents additional comfort while answering the questionnaire and ensure correct interpretation of questions.</p> <p>The physical presence of a persistent, well-trained interviewer can significantly improve response rate.</p>	<p>Reaching out to all respondents to conduct interviews is a big, time-consuming exercise that leads to a major increase in the cost of conducting a survey.</p> <p>To ensure the effectiveness of the whole exercise, interviewers must be well trained in necessary soft skills and relevant subject matter.</p>	<p>Interviews help researchers uncover rich, deep insights and learn information that they may have otherwise missed.</p>
Observation	<p>Non-responsive sample subjects are a non-issue when simply making direct observation.</p> <p>If the observation is simple, it doesn't require a very extensive and well-tailored training regime for the survey workforce.</p> <p>Infrastructure requirement and preparation time are minimal for simple observation.</p>	<p>More complex observations that ask observers to interpret something, e.g., how many cars are driving dangerously, require more complex training and are prone to bias.</p> <p>Analysis may heavily rely on experts who must know what to observe and how to interpret the observations once data collection is done.</p> <p>There is the possibility of missing out on the complete picture due to a lack of direct interaction with sample subjects.</p>	<p>Making direct observations can be a good way of collecting simple information about mechanical, orderly tasks, like checking the number of manual interventions required in a day to keep an assembly line functioning smoothly.</p>



	Advantages	Disadvantages	Use Cases
Questionnaires	<p>Questionnaires give researchers an opportunity to carefully structure and formulate the data collection plan with precision.</p> <p>Respondents can take questionnaires at a convenient time and think about answers at their own pace.</p> <p>The reach is theoretically limitless. A questionnaire can reach every corner of the globe if the medium allows for it.</p>	<p>Questionnaires without human intervention can be passive and miss out on some of the finer nuances, leaving responses open to interpretation.</p> <p>Response rates can be quite low. Questionnaires can be designed well by choosing the right question types to optimize response rates, but very little can be done to encourage respondents without directly conversing with them.</p>	<p>A survey can be carried out through directly-administered questionnaires when the sample subjects are relatively well-versed with the ideas being discussed and comfortable at making the right responses without assistance. A survey about newspaper reading habits, for example, would be perfect for this mode.</p>
Focus Groups	<p>The presence of several relevant people together at the same time can encourage them to engage in a healthy discussion and help researchers uncover information that they may not have envisaged.</p> <p>It helps the researchers corroborate the facts instantly; any inaccurate response will most likely be countered by other members of a focus group.</p> <p>It gives researchers a chance to view both sides and build a balanced perspective on the matter at hand.</p>	<p>Focus groups that ask participants about their personal or financial lives can unwittingly encourage them to lie in their answers and place them in a vulnerable situation.</p> <p>The presence of excessively loud members in a focus group can subdue the opinions of those who are less vocal.</p> <p>The members of a focus group can often fall prey to group-think if one turns out to be remarkably persuasive and influential. This will bury the diversity of opinions.</p>	<p>Groups are good for generating reactions to marketing or product ideas. They can also be a good place to identify common problems and elicit new ideas for solutions.</p>



FACT SHEET | QUANTITATIVE RESEARCH METHODOLOGIES

PROS

- Statistically representative (but require 500+ interviews for statistical significance)
- Can give a more solid idea of incidence, amounts, frequency, and other numeric variables

CONS

- In the short time of an interview, it is hard to build trust to ask about sensitive topics like remittances; answers are not very likely to be valid
- Limited types of answers, no depth or nuance
- Can take a long time to analyze the data

Household Survey

- Comprehensive and representative (covers all types of people in the geography)
- Low refusal/dropout rate (-5 to 10 percent)
- Very high cost, probably \$20,000-40,000 USD to interview 500 respondents in three locations in one African country
- A nationally representative survey covering 1,000 households can cost about \$50,000 USD

An increasingly popular alternative is telephone/internet surveys, which can save time and money when surveying the national population. But for refugees the obstacles are much higher, including that they may have a SIM but not a phone, are less likely to have the phone turned on, and are less likely to be literate. It is difficult to get valid responses regarding sensitive issues around money. These issues all work against the idea that these surveys are representative. **For refugee populations and financial services questions, telephone/internet surveys are not recommended unless there is no alternative.**

Telephone Survey (human interviewer)

- Only covers respondents who have a phone turned on at the time the call is made – may be 5 percent of the refugee population
- Medium refusal/dropout rate (30 to 40 percent)
- Can only ask a few (-50) simple questions
- May require calling -30,000 numbers to get 500 completed interviews
- Making calls to refugees requires availability of a database of refugee numbers
- Cheap – can get -500 responses for under \$7,000 USD

Telephone Survey (IVR)

- Only covers respondents who have a phone turned on at the time the call is made – may be 5 percent of the refugee population
- Can only ask a few (-20) simple questions
- High refusal/dropout rate (70 to 90 percent)
- Cheaper – can get -500 responses for under \$2,500 USD
- May require calling -120,000 numbers to get 500 completed interviews



Online Survey (internet based)

- Will only reach an extremely small, well-educated refugee segment
- More flexible questions, mixing open answers with quantitative responses
- Very little control over who will respond, not at all representative
- Cheapest – setup is as little as \$50 USD. No outgoing calls/messages
- If notifying people by SMS about the survey, may need ~120,000 outgoing SMS to get 500 completed interviews

Telephone Survey (SMS)

- Only covers respondents who have a phone turned on at the time the call is made – may be 5 percent of the refugee population
- Can only ask a few (~3-5) extremely simple questions
- Need to cover the cost of the response SMS
- Extremely refusal/dropout rate (80 to 96 percent)
- High cost of outgoing SMS can raise the cost – can get ~500 responses for about \$10,000 USD
- May require sending ~50,000 outgoing SMS to get 500 completed interviews



TIPS | SETTING UP CUSTOMER RESEARCH

After looking through available secondary data and determining that there are gaps in information, start thinking about primary research with senders and receivers of remittances. General guiding questions are listed below:

Senders

- Who are they?
- Where are they and what do they do?
- What's the relationship the sender has with the receiver?
- What's the frequency of remittance and what are the amounts?
- What do senders sacrifice to send remittances?
- What are the costs they incur to send remittances?
- What channels do they use to send remittances? Are they formal or informal channels?
- What is the state of infrastructure (communications and roads) to be able to access cash points?

Receivers

- Who are they?
- Where are they? Which camps/settlements?
- How do demographics play a role in the use and usefulness of remittances? e.g., a mother of three may experience receiving a remittance in a different way than a single younger man.
- What kind of infrastructure is in place to receive remittances, i.e., roads and network, agent network? Are they formal or informal channels?
- Is there a need for people to receive remittances?
- What are uses of the remittances?
- How long has the refugee been in a settlement or a refugee in an urban community?

TIPS | WHERE TO CARRY OUT RESEARCH

Choosing which camps/settlements to carry out research in can be complicated, and several factors need to be taken into consideration. In some cases it's as simple as safety. In others, it's an issue of contacts facilitating entry into a camp. Here are some additional criteria and factors:

What are the criteria for choosing a place of research?

- Ensure that a good sample is available. Choose a place with refugees from different countries and communities (urban and rural), and with different genders, ages, and family status
- Choose camps/settlements that have different remittance service providers
- Reach out to UNHCR or NGOs that work with refugees to gain background on which camps/settlements would be most interesting

Other factors to be aware of:

- How long the camp has been in existence
- Different types of camps to get different perspectives; avoid traveling to camps which are similar
- Ensure that teams do not enter an area where the host community is hostile (find out via a combination of conversations with people and online research)
- Have reliable contacts (NGOs or people working in organizations) before going to a camp, which makes the work easier. Find accommodation and get a general feel of the place, e.g., curfews, etc..



CHECKLIST | RECRUITING FOR INTERVIEWS

Demographics to look at:

- Refugees from different countries
- Gender
- Age (although may be difficult to obtain)
- Country of origin
- Reasons for movement
- Occupation in host country
- Use of technology
- Financial literacy
- Level of dependence on remittances
- How often they receive remittances
- Other sources of income
- Use of formal financial services
- Use of informal financial services
- Ease of obtaining ID (by nationality)

A consultant or consulting firm should work with the organization to determine which demographics are most important. The goal is to obtain results based on original objectives and researched questions posed at the beginning of the research journey.

TIP BOX

Where should interviews take place?

In depth-interviews should be scheduled in camps/settlements, ideally in people's homes or place of work. If that is not possible, they should take place at a community center.

Respected Elders

Speak to elders of different communities before recruiting begins (by nationality).

Communicating with Recruiters

Even when a consultant is hired, it's important to have a kick-off call with the recruiter who is on the ground recruiting respondents. In Uganda, a challenge occurred when miscommunication between a hired consultant and the recruiters who were doing the actual task of recruiting produced respondents who did not fit the criteria. Recruiting had to begin again, which wasted valuable time.

LEAN RESEARCH TIP

When asking individuals about personal or financial information, ensure their privacy and the privacy of the conversation to get accurate answers.



TIPS | INTERVIEWING REFUGEES ABOUT MONEY

Choosing which camps/settlements to carry out research in can be complicated, and several factors need to be taken into consideration. In some cases it's as simple as safety. In others, it's an issue of contacts facilitating entry into a camp. Here are some additional criteria and factors:

What are the criteria for choosing a place of research?

- Ensure that a good sample is available. Choose a place with refugees from different countries and communities (urban and rural), and with different genders, ages, and family status
- Choose camps/settlements that have different remittance service providers
- Reach out to UNHCR or NGOs that work with refugees to gain background on which camps/settlements would be most interesting

Other factors to be aware of:

- Money is a sensitive topic; it's important to create rapport and tread lightly.
- Refugees may not be willing to state that they are receiving or saving money for fear that aid programs will remove support.
- The story of a refugee's journey can be painful and sensitive and they may not want to share in person. Sometimes, though, they appreciate having an audience for their story.
- Refugees may be inclined to keep their affairs private and be less willing to discuss with a stranger. It's probably best to conduct individual interviews rather than focus groups.
- It's important to set clear guidelines on what will be discussed during an interview or a focus group. This allows participants to be more comfortable. At the beginning of an interview, let them know they will be asked about money and give them the option to continue or not.

TIPS | FOR INTERVIEWERS AND INTERPRETERS

- Ideally, an interpreter is not necessary since the interview will be conducted in the interviewee's native language. Otherwise, it may be required to spend a day training the interviewer.
- No more than three people should be involved in conducting an interview.
- If a group of three is conducting an interview, one person is the main interviewer, the second is an interpreter/translator, and the third is a note taker.
- The interpreter/translator should translate verbatim what the main interviewer is saying, and also translate emotion.
- Everything possible should be observed, especially if the interview takes place at a person's home or place of work.
- If photos will be taken, ask for permission before doing so.
- Observe furniture, equipment, appliances, mobile phones, photos, running water.
- Do not make assumptions about an interviewee's response; probe deeper to understand the real meaning – even if you think a common mistake has been made.
- Note takers can ask questions once the main interviewer is done.
- Attire should always be casual. Do not wear a work or company uniform or logo.
- Remuneration is important. Speak to local leaders or UNHCR colleagues about what is appropriate. (In many cases, a basket of basic goods is appropriate.)

EXTRA TIP: Interpreters often have good insights about interviewees and their circumstances. Set up a time after the refugee interviews to get the opinions and insights of the interpreters. This may be done in a group setting. Interpreters will feel valued and be less likely to insert their ideas into refugee interviews.





GUIDANCE FOR ASSESSMENT

PRACTICAL TOOLS FOR



COLLECTING DATA



IDENTIFYING CHALLENGES



FIELD RESEARCH



SYNTHESIZING DATA + RECOMMENDATION



TIPS | ANALYZING ALL RESEARCH

Analyzing Secondary Data

As discussed at the beginning of this toolkit, looking through secondary research can reveal major gaps to be filled by primary research. When accessing databases from sources such as the World Bank or the United Nations, it can be beneficial to hire a data scientist that is able to run the data through Stata software or run econometric analysis to draw out major patterns, correlations, and causations - if available.

Analyzing Customer Research

Qualitative customer research can be synthesized and analyzed using several tools. Primary research in the form of interviews and focus groups is mostly analyzed through storytelling and distilling major themes within those stories. These clusters of themes lead to major insights. Exercises like journey mapping are another way to elucidate barriers and gaps in customer experience.

Analyzing Stakeholder Interviews

Stakeholder interviews cut across most topics covered by secondary and customer research. This helps crystallize and deepen certain topics. Stakeholder mapping is a helpful tool, as it draws out the role of different stakeholders and their use of remittances for refugees. Interview responses also give a clear indication of gaps in the market and the kind of advocacy needed, along with regulatory barriers and governmental actions.



TIPS | RESOURCES FOR ANALYZING + RECOMMENDATIONS

Secondary Data

- [Customer Analytics Toolkit, CGAP](#)
- [Unlocking the Promise of \(Big\) Data to Promote Financial Inclusion, Accion](#)

Customer Research

- [Customer Experience Toolkit, CGAP](#)
- [Customer Segmentation Toolkit, CGAP](#)
- [Customer Insights Toolkit, CGAP](#)

Stakeholder Interviews

- [Business Model Canvas, Strategyzer](#)
- [Value Proposition Canvas, Strategyzer](#)



TOOL | REFUGEE JOURNEY MAP*

First fill in the context, which could consist of a scenario such as: 1) When a refugee first moves into a camp and has their first interaction with a remittance provider, or 2) When a refugee deals with sending or receiving remittances on a daily, weekly, or monthly basis.

CONTEXT Consider the journey you want to characterize with your journey map (e.g., purchasing a product or service),

STAGES (1-5) Once you've established the overall journey, define distinct stages of the process. If it's purchasing a new financial service, for example, stages might include: 1. Awareness of need 2. Research 3. Selection 4. Purchase / Onboarding 5. Use 6. Product upgrade

Stages	1	2	3	4	5
Touchpoints What is the refugee doing at each touchpoint in the experience?					
Thoughts What does he/she think at each touchpoint?					
Feelings What does he/she feel at each touchpoint?					
Moments of Truth What positive or negative experiences occur throughout their experience?					

*Adapted from the CGAP Customer Experience Workbook



REFUGEE JOURNEY MAP EXAMPLE | APPLIED REFUGEE JOURNEY MAP

Scenario 1) When a refugee first moves into a camp and has their first interaction with a remittance provider.

Context: Refugee receives her first remittance from a relative in a different country.

Stages	1	2	3	4	5	6
Touchpoints What is the refugee doing at each touchpoint in the experience?	Researches where to receive a remittance, what costs might be can research through social media, e.g., Facebook, WhatsApp, Viber	Communicates with relative to send remittance to a particular outlet/ person.	Figure out transportation e.g. bus, motor bike, etc.	Visits the remittance agent for the first time.	Alerts relative to send money to a friend who has the right document.	Returns to the agent with a friend who has become the designated receiver.
Thoughts What does he/she think at each touchpoint?	I wonder who I can ask about this.	I wonder if I need to call them or if it's OK to just SMS or WhatsApp? I don't have a SIM card yet, I wonder who can alert my relative for me?	Wow, this is more expensive than I imagined! Why do I have to switch to two buses and spend an hour each way?	I didn't know he wouldn't accept my papers as identification..	It takes a year to get an official refugee ID so this is my alternative. I wonder what I have to pay my friend to come with me?	I guess this is what I have to do every time until I get my proper papers.
Feelings What does he/she feel at each touchpoint?	Fear. I don't want whoever I ask to think that I'm getting a lot of money.	Frustration and anxiety. This is more trouble than I thought, but I really need this.	Anxiety about missing stop, or taking the wrong bus.	Fear and embarrassment. I really need this money to get by! What am I going to do now?	I feel bad that my relative had to pay a cancellation fee.	I feel this is an imposition on my friend and I should continue paying them. I'm not sure if I can afford this for long (transport + fee is a lot!)
Moments of Truth What positive or negative experiences occur throughout their experience?	I'm seeking a trustworthy and affordable place to receive my remittance.	How do I let them know where to send my money?	How do I find safe and affordable transportation to my agent?	How can I get my money without feeling inadequate?	I've made impositions on both my relative and my friend, so now two people have been inconvenienced.	This method works but it's expensive and embarrassing; I don't feel self-sufficient.



REFUGEE JOURNEY MAP EXAMPLE | APPLIED REFUGEE JOURNEY MAP

Scenario 2) When a refugee deals with sending or receiving remittances on a daily, weekly, or monthly basis

Context: Recurring remittance.

Stages	1	2	3	4	5
<p>Touchpoints What is the refugee doing at each touchpoint in the experience?</p>	Texts relative to send money.	Finds someone to babysit her small children.	Takes bus to visit agent.	Visiting the remittance agent. The agent says that he has no connectivity. But when someone pays him a bribe, suddenly he has connectivity.	The agent processes the remittance.
<p>Thoughts What does he/she think at each touchpoint?</p>	I just asked for money last month but with my small children, the money went quickly.	Since I babysat for her last week, I am thinking I will not need to pay her.	The driver is asking to take my phone as collateral since I don't have money to pay him.	I don't have any money to pay a bribe up front and my phone is with the driver.	I just paid my driver and can return home with my phone and cash.
<p>Feelings What does he/she feel at each touchpoint?</p>	Embarrassment. I hope it's not too soon to ask for money.	Anxiety. Last time it took a full day to get my money. I hope she can stay with my children the full day.	Anxiety. I really need my phone so that my babysitter can text me if there is a problem with my children.	Frustration. I have stood in line for hours because of this connectivity problem. Anxiety. I hope he takes the money after he processes my remittance.	Fear. It's dark and I am afraid the driver has alerted his friend to stop us and take my money.
<p>Moments of Truth What positive or negative experiences occur throughout their experience?</p>	I look forward to the day that I don't need to ask for money.	I will worry about my children being in someone else's care for too long.	My phone is everything. I can't afford to lose it or have it taken.	I am desperate for the money and these obstacles are making me crazy.	I am tired and hungry and the money I have after paying everyone is so little.



REFUGEE JOURNEY MAP EXAMPLE | APPLIED REFUGEE JOURNEY MAP

Scenario 3) When a refugee deals with sending or receiving remittances on a daily, weekly, or monthly basis.

Context: The refugee learns of an agent in a camp (a sub-agent of a larger remittance company)

Stages	1	2	3	4	5
<p>Touchpoints What is the refugee doing at each touchpoint in the experience?</p>	Learns from a friend about a new agent who comes right to the camp and can process the remittance there.	Walks to the agent toward the end of the day when a neighbor can watch her children.	The agent accepts her documentation as ID and tells her he must charge 10 percent of the transaction.	The agent checks his cash box and realizes he is out of money and cannot process the remittance.	The agent texts her the following week and the refugee pays him a visit.
<p>Thoughts What does he/she think at each touchpoint?</p>	I don't have to secure a babysitter or give my phone to the driver as collateral.	Even if it takes me 20 minutes to walk to the agent, it's better than taking the bus for 30 minutes.	This is easier than I thought but it's also more expensive than I thought.	What? I thought that was the business they were in. How can they be out of money?	I had to come early in the morning when he actually had money.
<p>Feelings What does he/she feel at each touchpoint?</p>	Relief. This process will be convenient and more affordable for me.	Appreciation. I can be back with my kids in an hour.	Slight dejection at the cost but ultimately feels it's worth it.	Frustration. I will have to come back when he has money. He only comes to the camp once a week. I worry that he won't have money next time either. I will ask him to text me when he has money.	Anxiety. I worried the whole week that he would not have enough funds and I did not have another plan.
<p>Moments of Truth What positive or negative experiences occur throughout their experience?</p>	An affordable doorstep remittance service is highly desired.	The convenience of an agent close by saves time and money for the refugee.	Convenience also comes at a cost.	A service can quickly become inconvenient if the refugee must wait for her funds.	Lack of liquidity of an agent can cause frustration and worry.



REFUGEE JOURNEY DIAGNOSTIC | CHALLENGES

The following diagnostic tool is intended to help the user diagnose challenges along the refugee journey. The tool breaks down the journey by steps and by potential challenges. The user can then rate the challenge on a scale from 1-5.

- Suggested Ratings:**
- 1 = The indicator listed is either **not an issue whatsoever or is working well.**
 - 2 = The indicator listed is **working well enough.**
 - 3 = The indicator listed is a **mild inconvenience.**
 - 4 = The indicator listed is a **serious inconvenience.**
 - 5 = The indicator listed is a **roadblock.**
- R = Relevant
I = Irrelevant

Category: Prior to departing from home	1	2	3	4	5	Remarks
The refugee is able to easily find someone to guard his/her home while retrieving remittances						
The refugee is able to easily find someone to take of his/her children while retrieving remittances						
The refugee knows codes and PINs for use at the agent						
The refugee is easily able to receive word when a remittance is available (from either provider or sender)						
If the refugee cannot go to the agent, he/she is able to send a trustworthy friend or relative instead						
The refugee is able to obtain the documents needed to receive remittances						
Other						



REFUGEE JOURNEY DIAGNOSTIC | CHALLENGES

- Suggested Ratings:**
- 1 = The indicator listed is either **not an issue whatsoever or is working well.**
 - 2 = The indicator listed is **working well enough.**
 - 3 = The indicator listed is a **mild inconvenience.**
 - 4 = The indicator listed is a **serious inconvenience.**
 - 5 = The indicator listed is a **roadblock.**
- R = Relevant
I = Irrelevant

Category: Traveling to/from the agent or bank	1	2	3	4	5	Remarks
The refugee feels safe in traveling to/from the agent or POS						
The cost of transportation to/from the agent is reasonable and affordable						
The refugee experiences minimum inconveniences while traveling to/from the agent						
Indirect costs such as time required to travel are reasonable						



REFUGEE JOURNEY DIAGNOSTIC | CHALLENGES

- Suggested Ratings:**
- 1 = The indicator listed is either **not an issue whatsoever or is working well.**
 - 2 = The indicator listed is **working well enough.**
 - 3 = The indicator listed is a **mild inconvenience.**
 - 4 = The indicator listed is a **serious inconvenience.**
 - 5 = The indicator listed is a **roadblock.**
- R = Relevant
I = Irrelevant

Category: At the agent or mobile money agent	1	2	3	4	5	Remarks
The agent helps the refugee complete paperwork, if any						
If the refugee is known to the agent, the agent accepts small discrepancies (e.g., name misspelling or placement of name/surname)						
Agent treats the refugee with dignity						
The agent understands and speaks the language of the refugee or asks for help in interpretation						
The agent does not request additional payment, beyond the regular service fees						
The agent or network lets the receiver know when their cash is available						



REFUGEE JOURNEY DIAGNOSTIC | CHALLENGES

- Suggested Ratings:**
- 1 = The indicator listed is either **not an issue whatsoever or is working well.**
 - 2 = The indicator listed is **working well enough.**
 - 3 = The indicator listed is a **mild inconvenience.**
 - 4 = The indicator listed is a **serious inconvenience.**
 - 5 = The indicator listed is a **roadblock.**
- R = Relevant
I = Irrelevant

Category: At ATM without an agent	1	2	3	4	5	Remarks
Refugee understands the language, numbering, PINs, and cards required to transact						
The ATM works						
The ATM has sufficient quantities of cash in the right denomination						
The ATM is conveniently located to the refugee						
The ATM is located in a safe place						

Category: At home with the cash	1	2	3	4	5	Remarks
Cash is stored safely in the home						
Cash is used or allocated by the intended recipient						



REFUGEE JOURNEY DIAGNOSTIC | CHALLENGES

- Suggested Ratings:**
- 1 = The indicator listed is either **not an issue whatsoever or is working well.**
 - 2 = The indicator listed is **working well enough.**
 - 3 = The indicator listed is a **mild inconvenience.**
 - 4 = The indicator listed is a **serious inconvenience.**
 - 5 = The indicator listed is a **roadblock.**
- R = Relevant
I = Irrelevant

From the receiver's perspective of the sender's pleasure and pain points.

Category: Sender's experience	1	2	3	4	5	Remarks
The sender understands sending channels and choices, e.g., Western Union, MoneyGram, mobile money, World Remit, Safe Send, etc.						
The sender has reasonably-priced sending choices						
The sender has nearby choices						
The sender has proper documentation						
The sender can send in reasonable amounts						
The sender can let the receiver know when to expect a remittance						
In the event the intended receiver does not have the documentation they need, the sender can easily send a remittance to someone who does						



TIPS | PRESENTING INSIGHTS AND RECOMMENDATIONS

- What does the data tell us?
- What are the most salient insights?
- What recommendations can be given?
 - Recommendation for policy advocacy
 - Recommendations for implementation and T.A.
- Look through the results of the rating tools on pages 50, 52 and 53 and develop recommendations based on ratings of key challenges across demand, supply, and regulatory levels. It is helpful to separate the results by the three areas mentioned above, although there might be overlap in some cases.
- Look through the results of the refugee journey map and refugee journey diagnostic to understand the pain points and major roadblocks for refugees' experiences.
- When looking through ratings, prioritize those issues that are rated 3 and above, these are the most important ones. With these in mind, craft recommendations for governments, humanitarian agencies, and the private sector to address key barriers across demand, supply, and regulatory aspects of remittance delivery mechanisms.
- Determine whether additional data and research are required to address key challenges.
- Craft recommendations for potential partnerships/innovations that could address key barriers.
- Craft recommendations for technical/financial assistance or other incentives extended to the private sector to provide services to refugees.

RECOMMENDATIONS

Determine areas for governments, humanitarian agencies, and the private sector to address key barriers across demand, supply, and regulatory aspects of remittance delivery mechanisms. Consider the following:

- **Additional data and research required to address key barriers**
- **Recommendations for addressing each barrier by governments, multilaterals (especially UNHCR), and remittance service providers (including FSPs)**
- **Recommendations for potential partnerships/innovations that could address key barriers**
- **Recommendations for technical/financial assistance or other incentives extended to the private sector to provide services to refugees**
- **Categorize recommendations by quick wins vs. medium-to-longer term wins**



UNHCR, the UN Refugee Agency, is mandated by the United Nations to lead and coordinate international action for the worldwide protection of refugees and the resolution of refugee problems. The organization delivers life-saving assistance like shelter, food and water, helps safeguard fundamental human rights and develop solutions that ensure people of concern to UNHCR have a safe place to call home where they can build a better future. It also works to ensure that stateless people are granted nationality. UNHCR works in 128 countries around the world on behalf of 71.4 million people.



UNCDF makes public and private finance work for the poor in the world's 47 least developed countries. With its capital mandate and instruments, UNCDF offers "last mile" finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development. UNCDF's financing models work through two channels: financial inclusion that expands the opportunities for individuals, households and small businesses to participate in the local economy, providing them with the tools they need to climb out of poverty and manage their financial lives; and by showing how localized investments — through fiscal decentralization, innovative municipal finance and structured project finance — can drive public and private funding that underpins local economic expansion and sustainable development. By strengthening how finance works for poor people at the household, small enterprise and local infrastructure levels, UNCDF contributes to SDG 1 on eradicating poverty and SDG 17 on the means of implementation. By identifying those market segments where innovative financing models can have transformational impact in helping to reach the last mile and address exclusion and inequalities of access, UNCDF contributes to a number of different SDGs.



BFA is a global consulting firm specializing in financial services for low income people. Our approach is to seek out, create and implement financial solutions to help people manage challenges and seize opportunities. We partner with cutting-edge organizations that touch the lives of low income consumers such as financial institutions, fintech companies and information providers. In creating solutions, we integrate our deep expertise in customer insights, business strategy, new technology, and growth-enabling policy and regulation. Founded in 2006, BFA's clients include donors, investors, financial institutions, policymakers, insurers and payment service providers. BFA has offices in Boston, New York, Nairobi and Medellín.



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For more information, contact Pamela Eser at pamela.eser@uncdf.org
or Amil Aneja at amil.aneja@uncdf.org

United Nations Capital Development Fund
Two United Nations Plaza, 26th Floor
New York, NY 10017 USA