

Workshop on Measuring Remittances Sent to and from Refugees and IDPs

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Questionnaire for Participants

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Name: Andrés Moya	Institution Economics Department, Universidad de los Andes
1) Short bio	
<p>Andrés Moya is an Assistant Professor at the Economics Department, Universidad de Los Andes in Bogotá, Colombia. He has a PhD in Agricultural and Resource Economics from the University of California, Davis and Masters and Bachelors degrees in Economics from Universidad de Los Andes. His research falls in the fields of Development and Economics. Most of his work has focused on the economic, psychological, and behavioral consequences of violence and forced displacement in Colombia. Currently, he is analyzing how trauma during early childhood affects cognitive and socioemotional development, and leading a project that aims to protect children 0 to 5 in the context of violence and forced displacement in Colombia through the implementation and evaluation of a group-based psychosocial program.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>Before this project, I had not been involved in a project analyzing remittances at all. However, my research has focused on IDP in Colombia, their socioeconomic characteristics, and the channels through which they fall and remain in poverty, including:</p> <p>a) 2004 – 2007: Socio-economic consequences of forced displacement, joint with Ana María Ibáñez. Through the administration of a traditional household survey to a nationally representative sample of 2,448 IDP in 48 municipalities of Colombia we characterized the displaced population, observed absurdly high poverty rates after displacement (95% of IDP are poor and 75% are below the extreme poverty line), and identified three main channels that explain why IDP fall into poverty and are unable to recover by themselves; namely the massive loss of physical, human, and social assets/capital.</p> <p>b) 2010 – 2013: Psychological consequences of violence and their effects on behavior and economic-decision-making. I collected data from a sample of 710 IDP and non-IDP residing in rural areas, and administered a household survey, a household victimization questionnaire, and a set of psychological scales, including the SCL-90R which measures symptoms of different psychological disorders, and also conducted field experiments to elicit risk attitudes (preferences) and expectations of future socio-economic mobility and hope. I find that the severity of the exposure to violence (the number of violent events each households was exposed to), and the incidence of anxiety and depression disorders, increase risk aversion, lower subjective expectations regarding the capacity to recover, and induce hopelessness. In this sense, violence brings about a loss of “psychological assets”, which contribute to the persistence of poverty.</p> <p>c). 2014 – 2016: In collaboration with the Child Trauma Research Program at the University of California, San Francisco and the Colombian Ministry of Health I’m leading the design, implementation, and evaluation of a psychosocial group intervention that aims to protect early childhood in the context of displacement by lowering the primary care-givers levels of trauma and promoting healthy attachment relationships. This project is motivated by the evidence on the pervasive role of adverse early childhood events on the children’s cognitive and socioemotional development and on their ability to lead healthy and successful lives, and on the role of healthy and secure attachment relationships, which mitigate such effects. To date we have conducted a small pilot tests with 90 mothers and find positive results on the mothers’ levels of trauma, the frequency of interactions with their children, and stress levels in the parent-child relationship. We are now planning a scale-up of the program.</p>	

d). 2005-2016: In collaboration with IDB, we collected data on a sample of 800 IDP between 17 and 24 years of age who are participating in a job-training program of the Ministry of Labor. In particular, we measure a wide array of cognitive and socio-emotional skills as well as symptoms of trauma and find that trauma increase risk-seeking behavior and lowers scores in the socio-emotional dimensions, which raises the importance of combining skill-training programs with psychological interventions.

3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?

No.

4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?

a) New data is always a good thing, especially if it incorporates other dimensions that previously have been under the radar, such as psychological trauma.

b) Specifically for the analysis of remittances, new data is required since migrants and internally displaced persons are often small percentage of the samples of existing surveys, which, in addition, rarely include questions to distinguish between economic migrants and internally displaced persons, to identify conflict dynamics, and to describe remittances.

Name: Carlos Vargas-Silva	Institution : Oxford University
1) Short bio	
<p>Carlos Vargas-Silva is an associate professor and senior researcher at the University of Oxford, where he is based at COMPAS. He is also a member of Kellogg College. He teaches in Oxford's interdisciplinary graduate program in migration studies. Carlos has been a consultant in migration related projects for the Asian Development Bank, European Commission, Inter-American Development Bank, International Labour Organization, International Organization for Migration, World Bank, UK Home Office and the United Nations University. He is Associate Editor of the journal Migration Studies and the Principal Investigator for the project The Labour Market Impacts of Forced Migration.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
a) Regulation needs for mobile money for remittances (Somalia). Work still in progress.	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
I have collected retrospective data from returnees on remittances while in displacement. Main challenge is the recollection period.	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
a) Need more research on IDPS. b) Need more quantitative data. c) Potential role of mobile money needs to be explored more.	

Name: Charlie Gillig	Institution RemitRight
1) Short bio	
<p>Charlie is Co-Founder and CEO of RemitRight. Previously he was a Skadden Fellow in San Diego where he founded a non-profit legal services clinic for asylum-seekers and refugees. Charlie is a Commissioner on the City of San Diego Human Relations Commission and writes for The Economist Intelligence Unit on politics and economics in Africa. He is a graduate of Johns Hopkins School of Advanced International Studies (SAIS) and Georgetown University Law Center, where he received a Certificate in Refugees and Humanitarian Emergencies and the Jeffrey Crandall Award for commitment to legal aid. Prior to graduate school, he served in the United States Peace Corps in Togo, West Africa.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>Launched in June 2015, RemitRight (www.remitright.com, RR) is a comparison web site for international money transfers from the United States to select global corridors, which to date include India, Mexico, and the Philippines – three of the top five remittance recipient countries. RR seeks to help senders make informed remittance decisions by presenting them with information that weighs transfer fees against variable exchange rates, reliability, transfer times. user reviews, payment methods, delivery options and importantly, best value. The website also seeks to educate users through informative articles, blog postings and other data that help remittance senders better navigate the often times confusing process of sending money abroad.</p> <p>Here's how it works:</p> <p>A user can manually enter any price point between \$100 - \$3,000. We gather data and display results for any amount entered by the user between those values. (i.e. \$200, \$257.50, \$567, \$1,299, etc)</p> <p>RemitRight runs scripts hourly that monitor 15 different MTO websites and report back their data. This means that we are directly scraping the data on transfer fees and exchange rates from the MTO websites, mimicking web browsing and thus ensuring that that data will be practically identical to what a consumer will have by visiting the MTO's website. All data is verified regularly. The user then clicks "search" and is provided with real-time results on the available options based on their chosen preferences. After the user clicks "send money" for a particular MTO, they are directed to that operator's website. In addition to being fully functioning website, RemitRight is also mobile responsive. It also is presented in both English and Spanish.</p> <p>We collect data not only on fees and exchange rates but also on remittance consumer behavior. When a user selects a particular MTO, we record the data points for all of the companies that were displayed at the time of the decision.</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<p>Not to our knowledge.</p>	

4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?

We believe that we can use our existing comparison tool to answer some some questions regarding refugee remittance behavior and decision-making. In particular, five questions come to mind:

1. How does refugee remittance decision making differ from other remittance senders?
 - a. What factors affect these decisions?
2. To what extent are refugee remittance senders sending digitally as opposed to via brick and mortar locations?
3. Suppose a refugee remittance sender accesses on a comparison site, specifically RR, what is the most effective way to present content? In particular:
 - a. What is the optimal amount of information to display?
 - b. What is the most effective framing of such information?
 - c. What is the most user-friendly way to present such information?
4. What attracts refugee remittance senders to comparison sites such as RR? In particular, do remittance senders perceive them as:
 - a. Helpful?
 - b. Including all relevant information?
 - c. Increasing transparency?
 - d. Reducing information search and hassle costs?
 - e. Overall, improving decision-making?
 - i. If the response to a, b, c, or d is negative, what changes are necessary?
5. Do remittance prices change when a refugee influx occurs into particular corridor (i.e. Germany-Syria)
 - a. Does the number of providers change for these corridors post-influx? Does it change over time?
 - b. Do refugees tend to choose different sorts of providers? If yes, how?

Apart from answering the above questions, we could explore whether such answers vary with other characteristics such as gender, ethnicity/country of origin, and level of education.

We could use advertising on Facebook and Google to reach refugee remittance senders.

Name: Chris Williams	Institution RTpay
1) Short bio	
<p>Background in financial markets, including Foreign Exchange and Transaction Processing, along with non-profit work on Real Time Tax Collection as a method of reducing tax fraud and evasion. As Chairman of RTpay, a non-profit consultancy, I have worked with many international bodies, and on various committees, in respect of tax fraud reduction, payment systems modernization and lowering the cost of remittances.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) Our current projects on remittances involve:</p> <ul style="list-style-type: none"> • Linking to employers’ payroll systems for group settlement of employees’ remittance requirements • Working with FIs in destination countries on reverse flow transactions to lower costs of foreign exchange conversion • Lowering costs of intra-African remittances flows <p>b) Our current work is related to provision of iris-reading technology for settlement of benefits and remittances in a cost-effective and secure manner. This also involves aiming to restructure a behavioral and educational incentive program we originally created in the 90’s, encouraging better connectivity and data availability on all refugees.</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<p>We work with partners who have collected such data, the biggest problem being lack of relevant ID of many, partly due to attempts to replicate applications for benefits in different centers. Language issues are also significant, particularly for those refugees who have made their way across multiple borders.</p>	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
<p>a) The solution we see as most important is to individually identify each refugee in a reliable manner going forward. To that end, iris scanning seems the best system – with the least problems of duplication and language differentiation – if the data can be shared suitably across borders. It also provides the best way of settling funds, via ATMs at partner banks.</p> <p>b) Encouraging all refugees to register is another important matter, for which our incentive program is a potential solution. Linking non-financial points with payments can add security to the system – and may also encourage direct support programs, as well as enabling family remittances.</p>	

Name: Diane Steele	Institution : World Bank
1) Short bio	
<p>Diane Steele is the Household Survey Coordinator in the Development Economics Data Group Survey Unit. She provides assistance to national statistical organizations (NSOs) in the design, administration, implementation and analysis of multi-topic integrated household surveys. She also provides assistance for other types of household surveys as well. Diane has worked in all regions and has experience in many different country contexts. Her work is focusing on Sub-Saharan Africa at this time, especially in the Francophone countries.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) I have collected data on remittances in the household surveys that I have done, but it has never been the focus of the data collection.</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<p>None of the data collections that I have been involved with were specifically directed at refugees or IDPs. I generally work with nationally representative samples, however, in some cases, the survey has over-sampled refugees or IDPs.</p>	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	

Name: Kaan Inan	Institution – World bank – Poverty and Equity Global Practice
1) Short bio	
<p>Kaan is a Turkish national who joined the Poverty and Equity Global Practice's Europe and Central Asia Unit in 2014. He focuses on poverty, inequality and economic analysis along with statistical capacity building for poverty measurement across the region. Kaan has previous experiences in risk management consulting and private equity investment. He holds a B.S. from the School of Foreign Service in Georgetown University where he studied International Political Economy and International Business Diplomacy. During his time at Georgetown, Kaan conducted research on the impact of private firm-government relations on business climate conditions in Turkey.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) Worked on the welfare impacts of Syrian Refugees on Turkish host communities using the Turkish Labor Force Survey. Our main finding was that, as of 2013, even though the poverty rate amongst Syrian refugees was higher than the general population in Turkey, there were no statistically significant negative impacts of refugee's on the welfare of the host communities.</p> <p>b) Working on the preparation of a comprehensive survey targeted at Syrian Refugees and host communities in Turkey that aims to measure issues such as welfare, health, education, networks, public services, housing and others.</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
No, I have not	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
a) Collecting new data of a refugee population that lives mostly outside of camps. What are the possible challenges and issues that must be addressed from a sampling, questionnaire or execution perspective?	

Name: Kevin Savage	Institution World Vision International
1) Short bio	
<p>At WVI I'm co-ordinating and directing research to build the knowledge and evidence base for policy and practice in humanitarian response through research. In partnership with academic researchers we collaborate with others to overcome the challenges of implementing research in disasters and ensure such research is relevant with practical findings that humanitarians can apply to improving outcomes. Our present focus is on urban crises, cash transfers, protracted contexts, child protection in emergencies. I presently sit on the steering committee for ELHRA (Enhancing learning and research for humanitarian assistance) and ALNAP.</p> <p>Past research I have led in various countries and crises includes the role of remittances in livelihoods, corruption risks in relief programming, social protection systems, the use of cash and vouchers in emergencies, longitudinal study of livelihoods in crises.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>ODI Project on Remittances with a number of case studies: http://www.odi.org/projects/396-remittances-during-crises-implication-humanitarian-response Almost entirely qualitative. Rough findings were that remittances may be crucial but also very vulnerable, so receivers may be unique with respect to disaster impact and in recovery. Some evidence of impact on risk reduction before disaster.</p> <p>Implications for humanitarians:</p> <ul style="list-style-type: none"> • Better understand context and people's livelihoods and economics • Promote flows through reestablishing communications and access: support identification, telecommunication and family tracing • Make interventions complementary to affected people's lives and livelihoods: use cash, don't inhibit mobility through conditions, don't create parallel transfer systems, don't impose conditionality • Advocate for remittance promoting policies of public and private sectors: waiving fees, visa waivers after disaster; reducing costs, barriers, improving efficiencies generally • Advocate for refugee rights: self-reliance and movement 	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<ul style="list-style-type: none"> • very sensitive and difficult to ask about income, let alone from abroad (one team chased, arrested) in a crisis setting • chronic, protracted more so, especially in short time; best results take long time, longitudinal • may be difficult to distinguish and categorise people, particularly 'economic migrant' vs 'forced displacement' 	

4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?

Collaborate with some other actors – humanitarians working on cash and urban, including World Bank colleagues in SP&Labour and DRM.

Name: Kirsten Schuettler	Institution: World Bank
1) Short bio	
<p>Kirsten Schuettler is a Senior Program Officer at the World Bank's Development Economics – Global Indicators Group. In the Migration & Remittances team her responsibilities include monitoring remittances flows to the MENA region and contributing to the implementation of the Global Knowledge Partnership on Migration and Development (KNOMAD). Prior to joining the World Bank she worked for the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) as a component manager in the Innovation and Entrepreneurship Promotion Program in Tunisia and as an advisor on migration and private sector development at GIZ headquarters. She has published on different aspects of the link between migration and economic development. She holds a Master's degree in political science from the University of Freiburg and a Master's degree in economics from the University of Hagen.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	

Name: Leon Isaacs	Institution DMA
1) Short bio	
<p>Leon is a seasoned expert and business leader in the remittances and money transfer industry. He has over 25 years hands-on experience and since 2007 has led DMA, the specialist development consultancy.</p> <p>DMA, which is based in the UK but has a global remit, provides a broad range of services that help to mobilise funds into developing markets. These include:</p> <ul style="list-style-type: none"> • Consumer remittance price and quality comparison websites • Quantifiable financial literacy programmes to remittance receivers in developing countries • Inward investment conferences for developing country governments • Diaspora investment analysis and programme design • Diaspora outreach • Research into remittance market trends, policy design, pricing and new product development <p>Leon was also Managing Director of the International Association of Money Transfer Networks, an international trade association between 2008 and 2013 where he interacted with numerous regulators and stakeholders to represent the industry.</p> <p>He was a steering group member of the UK Government's Remittances Task Force, from its inception in 2005 until the completion of its work early in 2010. He is an observer to the G20 Consultative Committee of the Private-Public Sector Partnership on Remittances. Leon has spoken at, and chaired, numerous international conferences on remittances including at the World Bank, the United Nations and the G8.</p> <p>Prior to establishing DMA he was intrinsically involved with two successful start-up money transfer businesses: MoneyGram International and Coinstar Money Transfer (formerly Travelex Money Transfer).</p> <p>Leon, an economist by training, began his career with NatWest bank and subsequently moved to New Zealand where he joined Thomas Cook Group to help develop and establish the world's first non-bank commercial foreign exchange business.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) In 10th year of detailed research on remittances. Data collection of remittance price comparison sites – globally plus Africa and Asia</p> <p>b) Collect data in over 300 corridors</p> <p>c) Extensive work on digital payments, regulation, financial inclusion etc</p> <p>d) Extensive work with private sector</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	

Not specifically – challenges will be around categorization, identification and formal v informal under standard definitions

4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?

a) Extensive work on how to collect informal data and validate/quantify it

Name: Lotte Nordhus	Institution: GIZ
1) Short bio	
<ul style="list-style-type: none"> - advisor within GIZ project on migration and development since 2014 - current work focus: remittances, global governance, labor migration - before: worked with NGOs in Germany and Mexico on human rights, gender, migration - MA in Sociology and BA in Anthropology, research on integration issues in Europe and on development engagement of Somali refugee women in the Netherlands - 	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) BMZ-funded project on remittances sent to Syrian refugees and Jordanians in Jordan (project 2015-2018; 2015: start of a comprehensive baseline study on remittances behavior, dynamics, regulation and markets; cooperation with CGAP for the baseline study;</p> <p>b) remittances price comparison portal Geldtransfair.de: recently added new corridors such as Syria; providing financial education and information for migrants and refugees in Germany on remittances</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<ul style="list-style-type: none"> - GIZ will start generating data for the project on remittances and refugees in Jordan - 	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
<p>a) Disaggregate existing remittances data and databases (nationality, migratory status of senders and recipients, place of permanent residence/place of previous residence/of origin etc.)</p> <p>b) Qualitative research with refugees and IDPs on their use of remittances and further financial products in places of origin and residence/transnational products etc.</p>	

Name: Mayada El-Zoghbi	Institution CGAP/World Bank Group
1) Short bio	
<p>Mayada began her career in inclusive finance supporting several financial services programs to refugees and IDPs in Gaza, BiH, Croatia, and Kosovo; she has also been involved in other disaster & conflict environments including work in Aceh, Afghanistan, Iraq, etc. With CGAP, she has led the development of guidance to donors and investors for inclusive finance built on systems thinking. Most recently, she will be leading CGAP's R&D function, which will include exploring how financial services can be used to support crisis environments.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) Linking cash assistance/ remittance services to other financial services & livelihoods b) Research on remittance flows to refugees and host communities in Jordan and Lebanon</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
Planned in next 6 months.	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
<p>a) Interested in methodological issues / research approaches related to understanding needs of both host communities and refugees, especially in light of any tensions that may exist with refugee populations. b) How to address urban refugees (those not in refugee camps) with regard to ensuring there is sufficient coverage of this segment in the sampling method?</p>	

Name: Micah Trapp	Institution: University of Memphis
1) Short bio	
<p>Micah Trapp earned her PhD in Anthropology from American University and is an Assistant Professor of Anthropology at the University of Memphis. Her research focuses on transnational household economies, status, and the migratory experiences of refugees. Her work at the Buduburam refugee camp in Ghana addressed the complex processes associated with the shifts from formal to informal aid in a long-term camp. As an applied anthropologist, Dr. Trapp has worked for two refugee resettlement agencies in the US and has also worked on a USAID evaluation team.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) (Dec. 2008 – June 2009) Ethnographic field research at Buduburam Liberian refugee camp in Ghana.</p> <p><u>Research Questions:</u> What impact do transnational remittances have on refugee livelihoods and migratory options and decision-making processes? Do remittances improve overall well being of refugees in a camp setting? How do remittances influence transnational social relations and systems of social status?</p> <p><u>Research Methods:</u> Mixed-methods ethnographic research: semi-structured household food economy interviews (28); stakeholder interviews with eleven stakeholders (11); household survey (including measure of household food security status) and social resource mapping (148). Social resource maps collected data on an individual’s social relations and resource exchanges in the form of money, food, provisions, labor, and emotional/spiritual support. Participants used a bean allocation method to evaluate the weight or significance of each relationship. Focus groups (3) on social status and resource allocation. Daily household economy record-keeping for one month (2 households)</p> <p><u>Findings:</u> Transnational financial remittances marked a representative shift from formal to informal aid at Buduburam and provided significant financial support to refugees who faced massive reductions in formal aid. Analysis of the exchange of resources inside the camp revealed both generalized and balanced reciprocity. However, remittances did not always ensure the well being those who received them. Remittances altered social structures and opportunities within the context of refugee migration, reinforced desires for refugee resettlement to the U.S. and exacerbated long-standing inequalities between Liberians with connections to the United States and those without. Qualitative data suggests that transnational remittances disrupted existing systems of social status based on age and gender, introducing conflict and strain in both transnational and camp relationships.</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<p>I have collected data on remittances from refugees.</p> <p>Challenges:</p> <ul style="list-style-type: none"> • Obtaining specific figures for monetary exchanges <p>Limited data set on recurring and most recent monetary resource exchanges</p> <ul style="list-style-type: none"> • Defining units of analysis 	

Individual remittances
Households – defining, supporting

- Time-consuming data collection

Realistic only for small samples
Must be paired with other data sets

- Reliability of data

4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?

- a) Scale of study -> Development of survey instrument to assess nature and impact of remittance income and exchanges
- b) How are second tier remittances distributed in a camp setting? -> Systematic data collection on second tier remittances
- c) Do the cautionary findings on remittances as development present at the Buduburam camp apply to other refugee populations? -> Need for additional case studies

Name: Nelson Sobrinho	Institution IMF
1) Short bio	
<p>Member of the IMF's Jordan team since Jan 2015, in charge of the external sector. Economist of the IMF's Strategy, Policy and Review Department since May 2013. Senior economist at Central Bank of Brazil, 2007-2013. PhD in Economics (UCLA), 2007.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) Remittances forecast for the short and medium term, as part of the BOP projections for Jordan; forecasts cover Syrian/Iraq refugees and are done jointly with staff from Central Bank of Jordan (CBJ). b) Very basic analysis relying on inputted remittances per capita and number of refugees.</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<p>No. However, CBJ has tried to estimate both per capita and total remittances per year for Jordan. Our forecasts have relied on this information.</p>	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
<p>a) How to have data on remittances that are more reliable? A survey would be one possible solution. b) Do remittances partially "leak" abroad through higher imports? How to measure Syrian/Iraq refugees' propensity to import? One solution would be to assume the economy wide propensity to import. c) How to record remittances that are sent through informal channels? d) What are the sources of remittances, own income/assets held in the home country, or income remitted by family members in the home country?</p>	

Name: Paolo Verme	Institution: World Bank
1) Short bio	
<p>Paolo Verme is Senior Economist at the World Bank. A Ph.D. graduate of the London School of Economics, he was Visiting Professor at Bocconi University in Milan (2004-2009) and at the University of Turin (2003-2010) before joining the World Bank in 2010. For almost two decades, he served as advisor and project manager for multilateral organizations, private companies and governments in the areas of labor market, welfare and social protection policies. His research is widely published in international journals, books and reports. His most recent book is on the welfare of Syrian refugees, a joint study between the World Bank and the UNHCR.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>We recently published the book “The Welfare of Syrian refugees. Evidence from Jordan and Lebanon”. The book is a joint World Bank-UNHCR study based on primary UNHCR data sources. It addressed the following questions:</p> <ol style="list-style-type: none"> 1) Who are the refugees? 2) How different are refugees from “regular” populations? 3) How poor are refugees? 4) What are the main predictors of refugees’ welfare and poverty? 5) How vulnerable are refugees from a monetary and non-monetary perspective? 6) Do poverty and vulnerability statuses overlap? 7) How effective are refugee assistance programs? 8) What is the potential for alternative policies? 9) How does welfare compare across countries and data sets? 10) How transferable are the findings between countries and data sets? 	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<p>Income data including household transfers were collected by the UNHCR in the context of the study on refugees. However, income data proved to be largely unreliable as compared to expenditure data and we did not make use of them.</p>	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
<p>Data collection on refugees should improve on both the income and expenditure side. The World Bank can help the UNHCR and WFP in this effort. With the improvement of income data, it will also be possible to collect more accurate information on remittances.</p>	

Name: Paul Spiegel	Institution: UNHCR
1) Short bio	
<p>Dr. Paul Spiegel is the Deputy Director of the Division of Programme Support and Management at the United Nations High Commissioner for Refugees (UNHCR) where he supervises and manages four technical sections - Public Health (including health, HIV, nutrition, water and sanitation, and food security; Cash-based Initiatives; Shelter and Settlement; Operations Solutions and Transitions (including energy, environment, livelihoods, and solutions). He is a Senior Fellow at the Harvard Humanitarian Initiative and an Associate at Johns Hopkins Bloomberg School of Public Health and the Geneva Centre for Education and Research in Humanitarian Action at the Université de Genève. He is Chair of the Funding Committee for the DFID and Wellcome Trust funded Research for Health in Humanitarian Crises or R2HC. He was previously Chief of the Public Health and HIV Section at UNHCR, where he still serves as the Refugee Agency’s HIV Global Coordinator at UNAIDS.</p> <p>Before UNHCR, Dr. Spiegel worked as a Medical Epidemiologist in the International Emergency and Refugee Health Branch at the Centers for Disease Control and Prevention (CDC). Previously he worked as a Medical Coordinator with Médecins Sans Frontières and Médecins du Monde in refugee settings in Kenya and DRC as well as a consultant for numerous organisations including the Canadian Red Cross and the Pan American Health Organisation. He received his medical degree at the University of Toronto and his Master of Public Health and specialty in Preventive Medicine at Johns Hopkins University.</p> <p>Dr. Spiegel has responded to and undertaken field work or research in humanitarian emergencies in numerous countries on all continents. He has published extensively in the field of humanitarian emergencies. His research interests in humanitarian emergencies are in epidemiological methods, health information systems and HIV. He has won numerous awards including CDC's Charles C. Shepard award for outstanding research in Assessment and Epidemiology.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
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Name: Roger Dean	Institution: Norwegian Refugee Council
1) Short bio	
<p>Roger Dean is the Norwegian Refugee Council’s Cash Assistance Adviser for Syria. He supports NRC field teams, both in Syria and working across its borders, safely to work through cash modalities when beneficiary preferences and market conditions support this. NRC is investing in cash programming expertise and is helping lead</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
<p>a) Mapped remittance flows to Syria (report titled ‘Remittances to Syria: What works, where and how’) as a source to help design Cash Transfer Programming modalities, workflows and risk mitigation measures</p> <p>b) Tried to establish the relative volumes, costs, geographical and social factors associated with the various means of transferring remittances into Syria.</p>	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
<p>Yes. Data collection was very heterogeneous (i.e. try everything and take what you can get). Direct interviews in Syria (snowball sampling) was successful but geographically limited to the areas our local partners could reach. Focus groups with refugees was also successful but necessarily somewhat limited and low profile out of deference to host local authorities’ sensitivities. Online surveying (by which we hoped to extrapolate geographically limited data to nationwide conclusions) was largely unsuccessful due to NRC’s limited networking reach and trust issues with the online survey. An experiment in social media data analysis taught us much about how to go about building competence in this area but, due primarily to lack of access to historical data, did not give findings to triangulate against other sources.</p>	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	
<p>a) Our surveying was intended to be functional and ‘good enough’ to inform project design, rather than academically rigorous. As such the remaining information gaps will be met through cash transfer project level monitoring (how easily people are able to access their cash transfers, social/gender based specificities etc.)</p> <p>b)</p>	

Name: Sebastian Plubins	Institution: Ria
1) Short bio	
<p>Sebastian Plubins is the Managing Director for EMEA and South Asia (EMEASA) at Ria, the money transfer division of Euronet Worldwide, Inc. (NASDAQ: EFFT). He has held this position since 2008 and in that time Ria’s global network has more than doubled in size.</p> <p>In his current role, he oversees the sales, finances, and operations in Europe and manages two hubs in Dakar, Senegal and Mumbai, India. Sebastian has been an integral part of the organization since 2005, working across different divisions, including roles as Country Manager for Switzerland and Sales and Marketing Manager for Europe.</p> <p>An experienced payments professional, his money transfer career began in 2001 at Cambios Inter Services, a sub-agent of Western Union in Chile; he later worked in London, United Kingdom at Chequepoint – a foreign exchange powerhouse of Europe.</p> <p>During his tenure, Sebastian has strengthened Ria’s management team with strategic appointments and overseen the significant expansion of Ria’s Agent and Retail network throughout Europe. Under his leadership, he has also driven business growth through identifying key market opportunities and fostering successful partnerships.</p> <p>Entrepreneurship is in the DNA of almost every leader at Ria and Sebastian is no exception. Sebastian believes that his role also carries with it a social responsibility: to support the reduction of poverty through facilitating the flow of low-cost remittances and to increase financial inclusion for those with limited access to formal financial services.</p> <p>As a strong advocate for open markets and healthy competition, in future Sebastian would like to see an industry where exclusivity agreements are forbidden and more responsible remittance players are able to enter.</p> <p>Sebastian holds an MBA in International Business and a Bachelor of Business Administration from Universidad Gabriela Mistral. He also completed postgraduate study in Strategy and Innovation from the University of Oxford’s Saïd Business School.</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	

Name: T. Alexander Aleinikoff	Institution Columbia University; Migration Policy Institute
1) Short bio	
Visiting Professor of Law, and Fellow, Columbia Global Policy Initiative, Columbia University; Senior Fellow, Migration Policy Institute (Washington, D.C.). United Nations Deputy High Commissioner for Refugees (2010-2015). Previous positions: Dean and Professor of Law, Georgetown University Law Center; Professor of Law, University of Michigan Law School; General Counsel and Executive Associate Commissioner for Program, US Immigration and Naturalization Service. My scholarship has concerned immigration and refugee law and policy, transnational law, and US constitutional law. Member of the American Academy of Arts and Sciences. Co-Chair, KNOMAD Working Group on Forced Migration.	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
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3) Have you collected data on remittances from refugees and IDPs? If yes: What were specific challenges?	
4) Which other questions need to be addressed regarding the issue(s) you have worked on and which would be a way to answer these questions (collect new data, use existing data, complement with qualitative data)?	

Name: Xavier Devictor	Institution: World Bank
1) Short bio	
<p>Xavier Devictor is the World Bank Adviser for the Fragility, Conflict and Violence Group. He is also managing the World Bank's Global Program for Forced Displacement (GPDF) and chairing the State-and Peace-Building Fund Committee.</p> <p>Xavier Devictor, a French national, joined the World Bank in 1996. Prior to joining the Fragility, Conflict and Violence Group, he held various positions working on fragile situations mainly in Africa, Europe and Central Asia, and the Middle East and North Africa. His last position was Country manager for Poland and the Baltic Countries. Prior to joining the World Bank, Mr. Devictor worked in the private sector in Central Europe and in UNHCR.</p> <p>He holds a Master's degree in Management and Economics from "Ecole Polytechnique" and a Master's degree in Management and Engineering from "Ecole Nationale des Ponts et Chaussees".</p>	
2) Short description of your previous and/or current work on remittances and refugees/IDPs (questions you have tried to answer, case studies you have worked on, data you have worked with and methods for analysis used, your main results)	
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