

## **Workshop on Measuring Remittances Sent to and from Refugees and IDPs**

**February 12, 2016, World Bank, Washington**

### **Summary\***

#### **Introduction**

This note summarizes the results of the Workshop on Measuring Remittances Sent to and from Refugees and Internally Displaced Persons (IDPs) held in Washington, DC, February 12, 2016. The workshop was organized by the Thematic Working Group on Forced Migration of the World Bank's Global Knowledge Partnership on Migration and Development (KNOMAD).

Over 65 million persons were forcibly displaced worldwide due to conflict and persecution at the end of 2015 - the highest number since World War II. Many of them remain displaced for a long period of time. Personal transfers sent to refugees and IDPs can contribute to livelihoods in protracted situations and increase self-reliance. Existing evidence suggests that they can be an important source of income, sent from the diaspora in third countries or from families and friends left behind. They can also play an important role in helping set up economic activities in protracted situations. At the same time, refugees and IDPs also send remittances, to refugees and IDPs in other places or to family and friends back home during times of conflict and peace. As their main reason for moving was not economic, their remittance behavior and the challenges they face might differ from economic migrants and might change over time. Policy frameworks can limit or promote refugee and IDP access to remittances.

However, there is a lack of knowledge on remittances sent to and from refugees and IDPs. Research has mainly explored remittances in the context of economic migration. The current evidence is focused on refugees and concentrated around a few case studies. There is also a scarcity of quantitative research. A better understanding of remittances in forced displacement situations can help policy makers maximize their positive impacts and minimize the risks.

The workshop's objective was to bring together leading researchers and practitioners in this field to define key research gaps from a policy perspective, identify solutions for methodological challenges and develop ideas how to improve the evidence base (see annexes 1 and 2 for the agenda and participants list). The presentations were prepared in a standardized way and participants were requested to describe the related work they are doing, filling in a template provided beforehand (presentations and questionnaires are available at [www.knomad.org](http://www.knomad.org)).

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More specifically, in four sessions the following questions were discussed:

- 1) What are key questions on remittances and forced displacement from a humanitarian and development policy perspective? What do we know and what do we not know based on existing research?
- 2) What can we learn from migration research?
- 3) What are specific methodological challenges when measuring remittances sent to and from refugees and IDPs and factors that influence them? Which methods are successful in which settings?
- 4) How can we improve the quantity and quality of the evidence base?

### **1) Key questions and existing evidence**

Overall, the workshop highlighted that research on remittances in the context of forced displacement is crucial. The topic is politicized and there is a need to promote evidence-based discussions. One example cited was that in the context of forced displacement money is also sent to fuel conflict but the size of the phenomenon compared to remittances sent by refugees to support their families cannot be estimated based on the existing evidence. Evidence-based policy recommendations need to be developed that would allow the design of policies and regulations to improve the efficiency of remittance modalities, promote the positive impacts of remittances sent to and from refugees and IDPs, and diminish their negative impacts. An exchange between academics and practitioners can also help to inform the design of concrete programs. When targeting interventions to the most vulnerable and defining what and how aid is given to whom, for example, it is important to not only know who receives remittances but also who sends remittances (and might be selling a part of their inkind assistance to do so).

The existing evidence, however, is scarce and makes generalizations difficult. The [literature review that was prepared for the workshop](#) showed that only very limited quantitative research is available even though it would be crucial for estimations of magnitude and to establish causal effects. There is almost no research on transfers sent and received by those internally displaced. The evidence on refugees is concentrated around a few country case studies and the results might not apply to other contexts. More research has been conducted on remittances sent from North to South but most forced displacement happens South-South. Existing research also has a certain focus on remittances sent by refugees to their home country and less on refugees as remittance receivers.

In terms of the scope of the research, some participants thought that it would be important to include all those who face challenges to send and receive remittances due to a crisis situation, or forced migrants in general, and not only limit the focus to those who escaped conflict and persecution. The point of departure is that remittance behavior is affected by categories of people sending and receiving remittances. Refugees are, however, easier to study due to better data availability. Participants agreed that remittances should be considered as part of the family income but that it is necessary to zoom in on them as refugees and IDPs face specific challenges when sending and receiving remittances and they

could have stronger positive impacts if combined with useful policies. Participants discussed that the definition of remittances used should include personal transfers made by those who did not move.

## **2. Similarities and differences with economic migration**

Existing research has focused on economic migrants. There is an opportunity to learn from migration research on the topic in methodological terms. But there are differences between those forcibly displaced due to conflict and persecution and other migrants and the findings of migration research might not apply:

- The decision to move of those displaced is not motivated by remittances. Remittances often come as a consequence of movement, instead of being a key driver of the decision to move.
- The movements are often sudden and not gradual and their duration is uncertain. As a result, it can take a while for remittance businesses to start operating. Remittance service providers might be hesitant to make investments as the movements are considered to be only temporary.
- The motives to remit might be different. The literature suggests that altruism might be more important in the forced displacement context, investments less so. The insurance motive might be potentially different: Migration might not insure against income shocks but against unexpected increases in violence or conflict as it can help secure an alternative location to escape to.
- The length of time abroad and the return plans might also differ from economic migrants. Once resettled or locally integrated, refugees and IDPs often have a longer time horizon and their remittances might thus be lower. If they face the risk of deportation, however, their remittances might be a way to secure a place back home and would thus be higher.
- Refugee networks do not only exert social pressure to remit. The diaspora can also pressure to block remittances if opposed to the regime back home.
- Remittance flows in the forced displacement context are complex and have multiple directions. Resettled refugees might not only send money to their families and friends in the origin country but also to those newly displaced. Remittances do not only have impacts on families left behind but also on other refugees and IDPs. Remittances might finance onward movements and influence location choice by refugees and IDPs receiving the flows. Those that receive remittances often have to split the money.
- There are specific challenges to send remittances in the forced displacement context. Those forcibly displaced often lack IDs and do not always want to be identified (for example when an identity document would hinder onward movements). Refugees are often not allowed to open bank accounts and lack a fix address. Those collecting the money need to pass by dangerous areas. The impact of AML/CFT regulations and the related closure of bank accounts of MTOs might be higher than for other migrants.
- Internal remittances of economic migrants are less well understood. Proximity, however, is very important in the forced displacement context due to the high number of those internally displaced or moving to neighboring countries

### **3. Methodological challenges**

The workshop identified a number of methodological challenges when measuring remittances to and from refugees and IDPs and factors influencing them. Due to the lack of quantitative research on the topic the discussions during the workshop focused on surveys.

As for migrants in general, sampling frames for those forcibly displaced are sometimes inexistent. UNHCR has good registration data for refugees living in camps, but those living outside camps are not always registered with UNHCR. The data might also be outdated as, for example, people have an incentive not to report deaths to not lose assistance. For IDPs it is even more difficult to obtain a sampling frame. In some countries organizations like IOM have a tracking matrix for IDPs that can be used.

Participants discussed different strategies to sample refugees and IDPs. They recommended cooperating with organizations working with refugees and IDPs, and snowballing. As refugees and IDPs are a highly mobile population and the risk of non-response is higher than for other migrants, they also recommended oversampling and identifying ways to keep track of them when collecting panel data. Researchers also need to define control groups. This might be economic migrants in the same region, natives or those who stayed. The use of experimental designs to fine-tune policies might be possible, but ethical issues are important to address.

Collecting data in forced displacement and conflict contexts also leads to an underreporting of data. This includes reporting on incidence of violence and conflict as well as on economic variables. Researchers are also confronted with stronger underreporting of income and transfers: Refugees and IDPs are reluctant to provide truthful information as they are afraid of losing the assistance that they receive or have security concerns. Participants stressed the importance of triangulating data. Besides collecting data through household surveys, participants recommended using focus groups but also other methods (like observation). Another possibility to track remittances is using the data of remittance service providers. Official providers are required to provide certain information to regulators in each country. Informal providers, however, are often only willing to give broad estimates.

Researchers are also confronted with ethical issues. They need to handle sensitive information and security issues carefully: This includes the security of enumerators and those surveyed as well as safeguarding and using the data collected taking confidentiality and protection concerns of those interviewed into account.

When using existing data sets researchers are confronted with challenges related to small samples and difficulties to compare across different case studies. It is also not always possible to identify forced migrants vs other types of migrants and questions might not be designed to capture migration and transfer analyses.

#### 4. How to improve evidence base?

The workshop identified a number of issues where additional research is needed:

- The influence on remittances of the duration of displacement, the location of those forcibly displaced, the reason for displacement (like civil conflict, revolution or oppression) and the phase of the conflict. Remittance behavior and channels used might be comparable to economic migrants in more stable refugee situations versus emergency situations. Research could look at cases where conflicts stopped and started again to analyze changes in remittance patterns. It would also be interesting to analyze how changes in status might affect remittances (like the grant of temporary protected status for populations in the United States that might have been irregular before) as well as the impact if there is already a migrant community established in the host country before the arrival of the refugees.
- The response of remittances to policies in the host country affecting those forcibly displaced, like the right to work, own a business, own land and/or to move of the displaced population. The right to work, for example, can diminish the dependence on family and friends and allow refugees to send remittances to families and friends back home facing difficult conditions.
- The modalities of remittances. Research is needed to understand the efficiencies of each modality. Further research is also needed to understand the potential of mobile money and how it can be adapted to the realities of those displaced.
- The role of regulation in blocking remittances and humanitarian aid. Research needs to identify which legal and financial regulations can become obstacles for formal remittances and cash transfers and what changes could be proposed. There are countries where, according to the law, asylum seekers and/or refugees cannot send remittances. Asylum seekers might not have access to the identification documents requested to send remittances. Restrictions of movements might prevent them from reaching certain operators. These regulations that pertain specifically to refugees will likely lead to a higher propensity to use informal channels. On the other hand, AML/CFT regulations might be an obstacle. It is unclear, however, if AML/CFT is more of a risk when it comes to refugees than it is for migrants.
- The implications of closing remittances channels. It is important to understand if informal channels become a substitute for the formal channels or if monetary flows decrease or stop, at least temporarily. If costs for transfers increase and/or flows decrease there is a strong humanitarian argument for keeping channels open. If informal channels pick up the slack, there are key security arguments for keeping official channels open as it becomes more difficult to monitor the money. More research also needs to be conducted on the costs and abuses when using informal mechanisms.
- The impact of remittances. Researchers are yet to understand the impacts of remittances on income, poverty, labor markets, agricultural production and gender relations in the home country but also in countries where refugees and IDPs receive remittances. This should include work on the role of remittances in post-conflict settings (like Liberia or Afghanistan). Studies presented at the workshop showed that refugees and IDPs receiving remittances are better off than those that do not receive remittances. They seem to smooth consumption but do, however, not necessarily help them move out of poverty. The studies also suggested a positive

impact on the receiving areas. Researchers need to analyze the complementarity between aid and remittances to understand the degree to which aid affects the flow of remittances to and from the displaced or the impact of remittances on other factors (e.g. labor supply). The analysis on the impact of remittances is crucial as it affects the development of policies that can maximize the potential benefits of remittances on the displaced and their families left behind and minimize any detrimental effects. The analysis needs to take the evolution of impacts over time into account. Besides individual remittances, remittances from diaspora groups are also very important, and significantly different in content and target.

**The workshop presented and discussed ways of generating new data and exploiting existing data.**

Besides conducting new surveys, existing data sets should be analyzed that have not been exploited yet. The Living Standards Measurement Study surveys were presented as an example, as many include a module on transfers and some oversample displaced persons (see lists prepared for the workshop). The literature review prepared for the workshop listed a number of further data sets that have information on transfers and allow to identify refugees or IDPs but have not been exploited by researchers yet (see annex 2 of the [literature review](#)).

Remittance price comparison websites also generate data that have not been analyzed yet, and could potentially generate even further data. Some cover corridors in which forced displacement plays an important role. Through the websites researchers can obtain information on price developments and conditions (including comparison among countries) as well as product and provider availability. This could give indications on market size, level of competition and the degree of innovation in the market, amongst others. Websites designed for migrants can also provide information on their usage of the comparison websites (clicks per corridor). Some websites might also be able to provide the profile of users and their provider choices and amounts selected (if the portal is linked to providers' websites). Further possibilities to generate data could be pop-up surveys, analysis of comments on the website, or received via email and facebook, interviews with users or questionnaires sent to them.

Participants also recommended exploiting synergies with humanitarians working on cash transfers (see also [this blog](#)). The questions that researchers working on remittances in the forced displacement context are looking into, are very similar to those that humanitarians are asking when they are working on the establishment of cash transfers. One of the studies presented at the workshop showed this synergy as it looked into remittances to Syria to understand how cash transfers could be channeled into the country. Researchers could work with humanitarian agencies to understand how money is being transferred and how these transfers could be facilitated, collaborate on collecting data and exchange on the related methodologies challenges.

Researchers could also obtain data from remittance service providers. This could be data that the remittance service providers share directly with the researchers, like data on transfers made via the remittance service provider (taking confidentiality aspects into account) but also information on regulations in different countries. Remittance service providers also need to provide information to regulators in the countries in which they operate, with a varying level of detail and frequency. Researchers might be able to access this data through the regulators in each country.

## 5. Conclusions and next steps

Out of all the issues discussed, the participants identified two priorities as a result of the joint brainstorming session.

### **The first priority identified was understanding the regulatory environment and its impacts.**

Participants proposed to work on an overview of regulations that influence the number of formal remittance service providers available to refugees and the costs of using them. The regulations are, on the one hand, linked to the legal status of refugees (and might in some cases serve to deter them from coming and/or integrating into the host country). These regulations might or might not allow them to officially send remittances, open bank accounts, provide the required identification documents and travel to use the services of different remittance service providers. On the other hand, there are financial regulations that are linked to security concerns, notably the KYC and AML/CFT regulations, and how the private sector implements these regulations. Participants proposed to pick a set of ten important corridors (based on the World Bank's RPW), and layout a matrix to see where regulations are at conflict or could ease the ability of refugees to gain financial access and send remittances. They also underlined the need to research the amount of transfers sent to be able to propose thresholds for transactions and the regulations linked to them. Furthermore, the better data researchers can obtain on informal channels the better arguments there are about formalizing them.

To achieve this participants underlined the need to bring together regulators, money transfer agencies, practitioners and researchers to understand the regulations and their impact better and the changes that need to be made. This should include those working on AML/CFT regulations (like G20, Alliance for Financial Inclusion (AFI), and the Financial Action Task Force (FATF)). Forces should also be joined with those working on cash transfers as the same factors are hampering these flows. Synergies might also exist with the World Bank project on Migrant Business and the Law.

**The second priority identified was understanding the role of remittances in livelihoods of the displaced.** Participants underlined the need for research on the use and impacts of remittances on the livelihoods of the displaced (including funding of secondary movements) and how this changes over time and in different settings (during and post-conflict). The participants also proposed to focus on the interaction of remittances with policies in the host country and aid. It is important to understand how other policies (regarding the right to work, set up businesses etc.) influence the positive impacts remittances might have on the livelihoods of the displaced and how the impact of remittances changes, when they replace aid (e.g. in a post-conflict context, when the support is being cut).

**Regarding the data sources, participants agreed that further research should focus on quantitative approaches but triangulate the results, and include research over time (longitudinal data).** Besides conducting new surveys, existing data sources should be exploited. This includes analyzing existing household surveys (like the LSMS surveys) that include data on remittances in the forced displacement context. Participants also recommended including more questions on refugees and IDPs and their remittances in ongoing household surveys, to see if it is possible to oversample refugees and IDPs, and to exploit UNHCR registration data. Furthermore, data collected by Central Banks and remittance service providers should be accessed and used.

## Annex 1: Agenda

Friday, February 12, 2016	
8.30	Registration and Breakfast
9.00	<p><b>Welcoming Remarks and Introduction</b></p> <p>Dilip Ratha, Lead Economist, DECIG World Bank and Head of KNOMAD Ana Maria Ibáñez, Vice-Chair of KNOMAD TWG on Forced Migration and Professor and Dean of the School of Economics at Universidad de los Andes, Bogota, Colombia</p> <p>Tour de table</p>
9.30	<p><b>1. What do we know about remittances and forced displacement?</b> Moderator: Alex Aleinikoff, Chair of KNOMAD TWG on Forced Migration</p> <p>Questions: What do we know, what do we not know based on existing research? What issues has research focused on? What are open questions from a policy perspective? What are differences between forced displacement and migration? What are differences between refugees and IDPs?</p> <p>KNOMAD literature overview on remittances sent to and from refugees and IDPs – Carlos Vargas-Silva, Oxford University</p> <p>Discussants: Paul Spiegel, UNHCR – What are open questions from a policy perspective?</p>
10.30	Coffee break
10.45	<p><b>2. What can we learn from migration research on how to measure remittances?</b> Moderator: Ana Maria Ibáñez, KNOMAD TWG on Forced Migration and Universidad de los Andes</p> <p>Questions: What questions do policy and research look at? What are methodological challenges when measuring remittances through surveys? And what are solutions for these challenges? What other data sources are used besides household surveys?</p> <p>Key issues in policy and research – Dilip Ratha, World Bank Methodological and conceptual issues: The example of Migration Household Surveys in Africa – Sonia Plaza, World Bank</p>
11.30	<p><b>3. What is different for refugees and IDPs? – Case Studies</b> Moderator: Kirsten Schuettler, World Bank</p> <p>Questions: What are specific methodological challenges when measuring remittances sent to and from refugees and IDPs and factors that influence them? What are possible solutions? How to identify refugees/IDPs in existing datasets?</p>



	<p>Remittances to Liberian refugee camp in Ghana – Micah Trapp, University of Memphis          Kakuma refugee camp in Kenya – Harun Onder, World Bank          Transfers sent to and from Colombian IDPs – Andres Moya, Universidad de los Andes</p>
12.45	Lunch (Executive Dining room, World Bank Cafeteria)
14.15	<p><b>3. What is different for refugees and IDPs? – Case Studies (continued)</b></p> <p>Remittances sent to Syrian refugees in Jordan and Lebanon – Paolo Verme, World Bank          Remittances to Syria – Roger Dean, Norwegian Refugee Council (via video)          Remittance services for Syrian refugees and low-income Jordanians in Jordan – Lotte Nordhus, GIZ / Mayada El Zoghbi, CGAP World Bank</p> <p>Discussant: Patricia Weiss-Fagen, Georgetown University</p>
15.30	Coffee break
15.45	<p><b>4. Brainstorming: How can we improve the evidence base?</b>          Moderator: Susan Martin, Georgetown University</p> <p>Questions: Which existing data sets could be exploited? How could further data be collected? How can we increase the quality of the data collected? How can we obtain longitudinal data?</p> <p>Use available household surveys (like Living Standards Measurement Study surveys) – Diane Steele, World Bank          Exploit data from price comparison websites – Charles Gillig, RemitRight / Lotte Nordhus, Geldtransfair, GIZ / Marco Nicoli and Alana Kimlin Fook, Remittances Prices Worldwide, World Bank          Obtain data from remittance service providers – Sebastian Plubins and Íñigo Moré, Ria          Exploit synergies with work on cash transfer and financial inclusion of refugees/IDPs – Kevin Savage, World Vision International</p>
17.30-18.00	<p><b>Conclusions and recommendations for next steps</b></p> <p>Tour de Table          Ana Maria Ibáñez, Vice-Chair of KNOMAD TWG on Forced Migration and Professor and Dean of the School of Economics at Universidad de los Andes, Bogota, Colombia          Kirsten Schuettler, Focal Point of KNOMAD TWG on Forced Migration and Development</p>
19.00	Dinner

## Annex 2: List of Participants

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