

# COLLECTING DATA ON REMITTANCES TO AND FROM REFUGEES AND INTERNALLY DISPLACED PERSONS

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*There is a need for more data on remittances in forced displacement situations to help policy makers maximize the positive impacts of remittances and minimize their risks. There are, however, a number of methodological challenges with surveys on remittances in general, and even more so in the forced displacement context.*

## **1. Importance of data on remittances in the context of forced displacement**

**M**ore than 65 million persons were forcibly displaced worldwide by conflict and persecution at the end of 2016—the highest number since World War II. Many of them remain displaced for a long time. Remittances sent to refugees and internally displaced persons (IDPs) can contribute to livelihoods in protracted situations, increase self-reliance, and help the displaced set up economic activities. Existing evidence suggests that remittances sent from the diaspora in third countries or from families and friends left behind can be an important source of income. 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 both conflict and peace. Because their main reason for moving was not economic, their remittances behavior and the challenges they face might differ from those of economic migrants and might change over time. Policy frameworks can limit or promote refugee and IDP access to remittances.

However, knowledge about remittances sent to and from refugees and IDPs is scant. Research has mainly explored remittances sent by economic migrants. The current evidence on remittances in the context of forced displacement focuses on refugees and concentrates on a few case studies. There is also a scarcity of quantitative research (Vargas-Silva 2016). A better understanding of remittances in forced displacement situations can help policy makers maximize the positive impacts of remittances and minimize the risks.

The need for more data on remittances in forced displacement situations is apparent, but there are a number of methodological challenges with surveys on remittances in general, and even more so in the forced displacement context. The following brief aims to raise awareness of these specific challenges and propose potential solutions when using existing longitudinal multi-purpose household surveys or conducting a survey specific to remittances in the context of forced displacement. Focus is on surveys with refugees and IDPs themselves but surveys with households that send remittances to them or receive remittances from them can also provide important information.

## **2. Using and improving existing longitudinal multi-purpose household surveys**

Using existing longitudinal household surveys provides

several advantages. First, using an existing survey will lower costs. Second, longitudinal surveys provide the opportunity for observing households and individuals before and after displacement. Even if this is not the case, panel data allow researchers to perform cleaner econometric analysis by controlling for household and individual unobservable characteristics, and, for example, to establish causal impacts of remittances on several outcomes. Third, conducting fieldwork and collecting survey data in conflict settings and with refugees and IDPs is challenging, due to security risk for enumerators, as well as the risk of burnout and vicarious trauma.

Nonetheless, the use of existing surveys not purposely designed to study remittances and displaced populations has two disadvantages. The first is the sample size of refugees and IDPs within the total sample. Migrants and displaced persons are usually a small percentage of the sample. As a result, the researcher's ability to draw statistically sound conclusions from phenomena with low occurrence (for example, sending and receiving remittances, or being the victim of persecution, conflict, or violence) is greatly undermined (see Ibáñez and Moya 2017 who use existing Colombian panel data). The second major disadvantage is that existing survey questionnaires rarely include questions to distinguish between economic migrants, refugees, and IDPs; to identify conflict dynamics; and to describe remittances in greater detail. An exception are data sets which make it possible to use answers about reasons for migration or previous legal status to "identify" forced migrants (see list of surveys in Vargas-Silva 2016, appendix 2, and [list of LSMS surveys](#) with data on displaced persons).

With some minor adjustments to the questionnaire and sample size, however, an existing household survey can provide good data with which to study the dynamics of remittances to and from refugees and IDPs, measuring a few key variables regularly over time. If possible, the questionnaire should at least include the following:

- i) A migration matrix or history that captures information on the location from which the subjects migrated, the date they migrated from the place of origin, other places in which they resided for a specified time (for example, six months or more), the date of their arrival at their current location (where the survey is being collected), as well as their current legal status.
- ii) A question on the reasons for migration so as to identify IDPs and refugees. This question should explicitly include

persecution, conflict, and violence as some of the reasons, as well as standard motives for economic migrants (see for example [2001 LSMS survey for Bosnia-Herzegovina](#), module 8: Migration).

iii) Refined questions on remittances so that they capture the following information:

- Who sends and receives remittances? For example, household members who moved or stayed behind, members from the extended family, friends, among others.
- What is the current location of the family and friends who send and receive the remittances?
- Are these relatives and friends also migrants, refugees, or IDPs?
- What channels are used to send and receive remittances? In this case, one can ask whether informal and formal channels are used. However, in many contexts informal channels are illicit and subjects may feel compelled to provide inaccurate information. In other cases, respondents may not be able to distinguish formal from informal. A better way to capture this information is to list all transfer mechanisms without classifying them as informal or formal (e.g. Onder and Sanghi 2016, slide 8).

iv) Questions on conflict dynamics. Information on conflict dynamics allows to identify forced migrants and analyze how the conflict impacts remittance behavior. A word of caution is important. Asking questions about conflict dynamics might put enumerators and survey participants at risk if the conflict is still going on in the region. In addition, if the survey is longitudinal, detailed questions on conflict dynamics might increase attrition rates because respondents might decide in the next wave not to participate to reduce the risks associated with answering these questions. The researcher should evaluate ethical and security concerns while designing these questions. Since the impact of conflict goes beyond direct victimization, two groups of questions should be included:

- Incidents of direct victimization, type of victimization, and date of victimization
- Presence of conflict actors during the years before the survey, and strategies used by conflict actors to control the population.

Because of concerns about the length of the questionnaire, it will probably only be possible to add a few questions to an existing multipurpose household survey. If more in-depth information is needed, a specific survey would need to be conducted.

Before using an existing household survey and modifying the questionnaire, researchers should assess whether the sample size for migrants and potential forced migrants is large enough for a sound statistical analysis to be conducted. If the sample is too small, one alternative would be to oversample migrants and forced migrants in subsequent waves. Although the cost is greater than if the existing sample were to be used, the costs would be smaller than undertaking a new survey.

### 3. Collecting new survey data

An alternative to using existing household surveys would be to design and collect a specific survey. The advantages of applying a new survey are threefold: First, the sample can be representative of refugees and IDPs, either by limiting the survey to them or by oversampling refugees and IDPs to have larger sample sizes. A survey that not only covers the displaced but is also representative of other groups allows for direct comparisons of those displaced with, for example, economic migrants or the host population. Second, the survey questionnaire can include more detailed questions about persecution, conflict, and violence endured before displacement and the displacement process and remittances dynamics, among others. Such questions would allow researchers to analyze in depth the link between displacement and remittances. Third, interviewers can be trained in depth on the sensitive topics of remittances and displacement before conducting the survey, which would help improve data quality. Providing such in-depth training is much more challenging when conducting a multipurpose household survey that covers several different topics. However, even if collecting in-depth information at a specific time might be useful, a cross-sectional survey poses immense challenges for identifying causal relationships. Specific surveys should thus aim to integrate a longitudinal component if possible.

Below are a number of challenges related to new surveys on remittances that are specific to the forced displacement context:

#### 3.1 Sampling

Oversampling refugees and IDPs to obtain representative samples might be a difficult task because administrative data that could be used for the sample frame is often not available or is not of sufficient quality. In particular, national sampling frames based on census data, which are often outdated, may not include refugees or IDPs at all, or may not cover them accurately. The United Nations Refugee Agency (UNHCR) usually has good registration data for refugees living in camps, but those living outside camps—today's majority—are not necessarily covered. The lack of consensus at the national level about which individuals and households are legally categorized as IDPs makes registration data for IDPs scant and not widely available. Moreover, refugees and IDPs living outside of camps usually only make up a small percentage of the host population, they are dispersed differently across the area, they often live outside the administrative zone of cities, and they are highly mobile. The costs of locating such rare and elusive populations can be substantial and could exceed actual interviewing costs (Sudman, Sirken, and Cowan 1988).

To do the sampling, researchers should be resourceful, use different available data sources besides census data (including mobile data and existing surveys), and collaborate with organizations working with refugees and IDPs. Two or more frames can be used for sampling. In some countries, for example, researchers could use tracking matrices that organizations such as the International Organization for Migration have in place and combine them with census data. New technological tools can be used to map urban areas to determine the selected spaces where data will be

collected. Using household listings in urban areas is, however, time- and cost-consuming and challenging because the population is mobile. Sometimes listing might also not be possible because of security concerns. Satellite maps can help replace a full listing.

When researchers are not able to construct a sample frame, an adaptive sample design can be used (Thompson 1991). Based on focus group discussions, for example, an area can be divided into strata with high, medium, and low probabilities of encompassing refugees and IDPs. Where a certain number of displaced persons is found, the whole enumeration area is interviewed, and further circles might be drawn around the enumeration area and included in the sample. To decrease costs, a smaller sample can be drawn from the strata with low levels of the eligible population, but if the sample is only drawn from areas that are known to have high concentrations of refugees or IDPs, the sample becomes biased (e.g. Jacobsen, Ayoub, and Johnson 2013). Snowball sampling is another method that can be used to identify urban refugee or IDP households. Methods such as respondent-driven sampling can be used to correct for some of the bias of snowballing and to try to increase the representativeness of the sample collected (see, for example, Betts et al. 2014). Using methodologically sound probabilistic sampling techniques is, however, preferable for confidence in generalizing sample results to the whole population.

In the context of refugees and IDPs, data-collection projects face a major challenge because several factors elevate the risk of nonresponse, including high mobility of the population, survey fatigue, and protection concerns (that is, individuals not wanting to be identified), as well as the inherent difficulties of reaching refugees and IDPs. Therefore, when collecting data on refugees and IDPs, researchers should oversample accordingly. If longitudinal data are being collected, researchers should also innovate to keep track of the respondents, for example, through the use of mobile phone follow-ups. In all cases, the sample design should assume higher rates of attrition and incomplete surveys among forced migrants.

### 3.2 Questionnaire design

The questionnaire needs to take into account the complexities of population flows in the context of forced displacement. On the one hand, those forcibly displaced often send remittances to several destinations (that is, to other refugees and IDPs and to family and friends left in the place of origin) and they also receive remittances from different senders. Remittances to those forcibly displaced are also often received by one person but then distributed to other people. If this reality is not taken into account in the questionnaire, the average transfer amounts and prices calculated may be biased. A study on the role of remittances in a Liberian refugee camp in Ghana, for example, found that more than 60 percent of the household heads that reported receiving remittances gave money to other people at the camp (Trapp 2013). In addition, the beginning of the conflict and the displacement is likely to have strongly affected the situation of those sending or receiving remittances. It is thus important that the questionnaire collect specific information on who is sending and receiving the remittances, if the remittances are further distributed, and the household's

characteristics and circumstances before the beginning of the conflict and subsequent displacement. The questionnaire should also account for household structure and dynamics, and whether the household split up as a result of the forced displacement; for example, the head of the household may have moved to an urban area for work while the rest of the family stayed behind in a refugee camp to access aid. Conducting focus group discussions before designing the questionnaire can help provide an understanding of how frequently certain phenomena occur and which questions need to be included in the questionnaire to untangle them. Households should be clearly defined as those who actually live together in one place, to avoid confusion with family.

Finally, questionnaires should also aim to capture the key information discussed in section 2: (1) a migration matrix or history, (2) migration and displacement triggers, (3) remittance dynamics and channels used for sending or receiving remittances, and (4) conflict dynamics (taking ethical and security concerns into account).

### 3.3 Underreporting of data

Discussion of remittances can raise sensitive issues, which can affect the reliability of the data collected (Brown et al. 2014). For instance, social pressure to remit can lead to overreporting of remittances. In the forced displacement context, however, researchers are confronted with stronger underreporting of remittances, and of income in general, because of a fear of disclosure: refugees and IDPs are reluctant to provide truthful information because they might be afraid of losing the assistance that they receive or have security concerns if they think that they might be exposed to theft (Horst 2006). Legal concerns also play a role if sending or receiving remittances is not allowed (for example, as a result of the refugee's status or an embargo on the country of origin) or is happening through informal or illegal channels. The perception that sending money supports the government or conflict actors can also lead to underreporting.

Incidences of violence and conflict are not always reported and may be subject to systematic underreporting bias (that is, the people more victimized might be less likely to report victimization if living in conflict regions).

To improve the reliability of the data it could be useful to do the following:

**Underline the neutrality and confidentiality of the research being conducted.** Researchers need to make sure that they are not perceived as being linked to institutions handling assistance to refugees and IDPs. Interviews should not be conducted in the same way or at the same places where these institutions register the displaced or conduct interviews with them (for example, UNHCR's home visits). The objective of the research needs to be clearly stated. Researchers also need to demonstrate their independence from parties involved in the conflict. They need to prove that they take the confidentiality and protection concerns of those interviewed seriously.

**Triangulate the data.** In addition to collecting data through surveys, researchers can obtain data on remittances from regulators and remittances service providers. Official providers are required to provide certain information to

regulators in each country. Informal providers, however, might only be able or willing to give broad estimates, if any at all (see for example Alix-Garcia et al. 2017). Researchers should also use focus groups, in-depth interviews, and other qualitative methods (such as observation) to triangulate the survey results (for example, Carling, Erdal, and Horst 2008; Trapp 2013; Jacobsen, Ayoub, and Johnson 2013). Surveying not only those forcibly displaced but also those that send remittances to or receive remittances from them helps further cross-check the results, if the budget allows.

**Formulate probing questions.** Qualitative research should be conducted before the survey is designed to understand how remittances are framed, the forms they take, and the ways in which they are actually transferred, as well as the sensitivities around them. It is particularly important in the forced displacement context to design the questionnaire accordingly. Underreporting can also be addressed by (i) asking about remittances in different ways to be able to compare answers, by (ii) looking at income and expenditures to see if there is a gap between the two that might be due to underreporting of remittances received, and by (iii) asking about relatives and friends abroad to assess the likelihood of remittances (before the surveyor asks questions about remittances).

### 3.4 Enumerator burnout and vicarious trauma

Collecting data in conflict and postconflict scenarios and with refugees and IDPs as the main group of respondents can take a toll not only on respondents but also on the team of enumerators. In addition to enumerator burnout, working with refugees and IDPs and listening to graphic stories of violence and forced displacement can lead enumerators to experience vicarious trauma (Pearlman and Caringi 2009). Vicarious trauma is characterized by symptoms of psychological trauma and distress, including social withdrawal, emotional instability, aggression, difficulty sleeping, and greater sensitivity to violence. If the research projects do not incorporate appropriate training modules and reflexive support systems for enumerators, the interactions between enumerators and survey respondents can be disrupted and the well-being of both enumerators and survey respondents and the quality of the data will be negatively affected.

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