

# Comprehensive Baseline Study on Digital Remittances 2016, Demand-side Survey of Low-income Jordanians and Syrian Refugees in Jordan

**IPSOS Public Affairs, IPSOS Jordan**

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## Overview

### Identification

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#### ID NUMBER

WBG\_JOR\_2016\_DR-BL\_v01\_M

### Overview

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#### ABSTRACT

The Consultative Group to Assist the Poor (CGAP) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) have conducted a baseline demand-side study of person-to-person (P2P) remittances in Jordan to gather insight into existing customers, non-customers and potential customers. This study informed the implementation of a larger project to improve access to remittances and other financial services through digital solutions for financially excluded groups. The focal population for this study was low-income Jordanians (defined as those with a monthly household income of under 400 Jordanian Dinars) and Syrian refugees who have been in Jordan for at least a year.

The study focused on remittance activity and awareness and access to technology, with market forecasting for a digital remittance product. Key findings elicited insights into potential barriers to a digital remittance product, as well as enabling factors, and revealed a small market opportunity.

#### KIND OF DATA

Sample survey data [ssd]

#### UNITS OF ANALYSIS

Individuals, households

### Scope

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#### NOTES

Section One: Screener

- Nationality
- Location inside or outside of camps (for Syrian refugees)
- Location in Jordan
- Age
- Gender
- Monthly household income
- Monthly individual income

Section Two: Household Income and Finances

- Types of household and individual income earned
- Confirmation of monthly household and individual income
- Method of receiving income for each type of income selected
- Location of income received for each type of income selected

- Variation of household income
- Action taken with leftover money

#### Section Three: Opinions About Financial Institutions and Services

- Awareness of different financial institutions and services
- Usage of financial institutions and services, for each service that respondent was aware of
- Use of forms of financing and insurance
- Ownership of financial services that respondent reported using
- Location of financial services that respondent reported using
- Perceived trustworthiness of financial services that respondent reported using
- Reasons for not using specific financial services or institutions, for each financial service respondent reported not using
- Desire to learn more about financial services and institutions not used

#### Section Four: Mobile Wallet

- Ability to name mobile wallet services in an unprompted manner
- Awareness of other people who have mobile wallet services
- Type of ID required to open mobile wallet account, if respondent reported using it in Section 3

#### Section Five: Remittances Screener

- Reported giving or sending of money to relatives or friends in the past year
- For those who reported giving or sending money, location of money sent (up to 3 locations domestically and 3 locations internationally possible)
- Reported receiving of money from relatives or friends in the past year
- For those who reported receiving money, location of money sent (up to 3 locations domestically and 3 locations internationally possible)

#### Section Six: Remittances Sent

- Purpose of money sent, for each location reported in Section 5
- Frequency of money sent, for each location reported in Section 5
- Total value of money sent, for each location reported in Section 5
- Amount of money per transaction, for each location reported in Section 5
- Amount of fees paid per transaction, for each location reported in Section 5
- Minimum amount of money sent, for each location reported in Section 5
- Person money sent to, for each location reported in Section 5
- Method of sending money, for each location reported in Section 5
- Name of service used, for each location reported in Section 5

- Method recipient uses to receive money sent to them, for each location reported in Section 5
- Name of mobile wallet service used, of those who reported using a mobile wallet as the method of sending money
- Reason for choosing service, for each method selected for sending money
- Dissatisfaction with service, for each method selected for sending money
- Cost of services for methods selected for sending money
- Length of time for money to be transferred, for methods selected for sending money
- Problems experienced when trying to send money, for each location reported in Section 5

#### Section Seven: Remittances Received

- Purpose of money received, for each location reported in Section 5
- Frequency of money received, for each location reported in Section 5
- Total value of money received, for each location reported in Section 5
- Amount of money per transaction, for each location reported in Section 5
- Amount of fees paid per transaction, for each location reported in Section 5
- Minimum amount of money received, for each location reported in Section 5
- Person money received from, for each location reported in Section 5
- Method of receiving money, for each location reported in Section 5
- Name of service used, for each location reported in Section 5
- Method sender uses to send money received, for each location reported in Section 5
- Name of mobile wallet service used, of those who reported using a mobile wallet as the method of receiving money
- Reason for choosing service, for each method selected for receiving money
- Dissatisfaction with service, for each method selected for receiving money
- Cost of services for methods selected for receiving money
- Length of time for money to be transferred, for methods selected for receiving money
- Problems experienced when trying to receive money, for each location reported in Section 5

#### Section Eight: Information and Technology

- Access to mobile phones
- Ownership of SIM cards for shared phones
- Activities on mobile phones
- Frequency of internet access
- Perceived trustworthiness of different sources of information on financial products and services

#### Section Nine: Potential Services

- Reasons for instances in the past year when respondent wanted to receive money domestically and internationally, but couldn't
- Reasons for instances in the past year when respondent wanted to send money domestically and internationally, but couldn't
- Prompted awareness of mobile wallets
- Prompted awareness of specific mobile wallet services
- Concept testing for sending money internationally
- Concept testing for sending money domestically
- Concept testing for receiving money internationally
- Concept testing for receiving money domestically
- Ideal length of time it takes to both send and receive money
- Ideal length of transaction time to both send and receive money
- Ideal travel cost
- Ideal transaction cost

#### Section Ten: Demographics

- Highest level of education completed
- Current work situation
- Size of household
- Person in household responsible for making financial decisions
- Number of financial connections outside of the household
- Number of people financially responsible for
- Location of people financially responsible for
- Location in Jordan of people financially responsible for
- Number of people financially dependent on
- Location of people financially dependent on
- Location in Jordan on individuals financially dependent on
- Home in Syria (for Syrian refugees)
- General numeracy skills
- Current identification in possession
- Permission to work in Jordan (for Syrian refugees)

## Coverage

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### GEOGRAPHIC COVERAGE

UNIVERSE

Low-income Jordanians and Syrian refugees

## Producers and Sponsors

### PRIMARY INVESTIGATOR(S)

Name	Affiliation
IPSOS Public Affairs, IPSOS Jordan	

### OTHER PRODUCER(S)

Name	Affiliation	Role
Deutsche Gesellschaft für Internationale Zusammenarbeit, Jordan office		Participation in questionnaire design
Consultative Group to Assist the Poor	The World Bank	Participation in questionnaire design

### FUNDING

Name	Abbreviation	Role
Consultative Group to Assist the Poor	CGAP	
Deutsche Gesellschaft für Internationale Zusammenarbeit	GIZ	

## Metadata Production

### METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
Development Economics Data Group	DECDG	The World Bank	Documentation of the DDI

### DATE OF METADATA PRODUCTION

2017-07-20

### DDI DOCUMENT VERSION

Version 01 (July 2017)

### DDI DOCUMENT ID

DDI\_WBG\_JOR\_2016\_DR-BL\_v01\_M\_WB

## Sampling

### Sampling Procedure

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The quantitative survey consisted of two independent samples:

- n= 1,091 low-income Jordanians (defined as those with less than 400JD of household income per month)
- n= 1,041 Syrian refugees living in Jordan

Quotas were used for both groups so the sample better represented available univariate population data in terms of geographic distribution, age and gender.

Refer to “Digittances Quantitative Data User Guide” for more information.

### Weighting

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No weighting applied

# Questionnaires

## Overview

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Refer to “Digittances Quantitative Data User Guide”

## Data Collection

### Data Collection Dates

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Start	End	Cycle
2016-05-26	2016-06-05	Wave 1 (pre-Ramadan)
2016-07-10	2016-07-31	Wave 2 (post-Ramadan)

### Data Collection Mode

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Face-to-face [f2f]

### Data Collection Notes

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The quantitative interviews were carried out face-to-face using computer assisted personal interviewing (CAPI) between 11th and 25th of June 2016, and 15th July and 9th of August 2016.6 To ensure data quality, 29% of face-to-face interviews were accompanied by a supervisor, and call-backs were made to 43% of the sample to verify responses. The final data were not weighted since overall population data are unreliable and thus are not suitable for use as weighting targets. All interviews were conducted in Arabic by native speakers.

### Questionnaires

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Refer to “Digittances Quantitative Data User Guide”

### Data Collectors

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Name	Abbreviation	Affiliation
IPSOS Jordan		

### Supervision

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Refer to “Digittances Quantitative Data User Guide”

## Data Processing

### Data Editing

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In addition to the quality control conducted during fieldwork, data cleaning was conducted after fieldwork was completed. This included checks for internal consistency, missing variables, blank variables, and outliers. Ipsos data storage is audited annually as part of our ISO 27001 and 20252 accreditations and is compatible with security accreditation.

### Other Processing

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#### Quality Control Procedures

Pre-Fieldwork Quality control starts at the pre-fieldwork stage, where certain checks are built into the survey programming that help to prevent human data entry error. Interviewers are briefed on the instrument as specified above and receive special skills-based training on how to communicate with lower-income segments. Strategies such as practice interviewing are typically used. However, this was not possible because of the condensed timeline of the study.

During Fieldwork Ipsos reviews data on a daily basis to monitor incoming data for broad trends that would indicate the questionnaire is being interpreted or administered wrong. In the case of this study, no issues were flagged. If any issue had been identified, call-backs would be conducted to re-administer the relevant sections of the survey and confirm responses for missing answers or those that seemed inaccurate. If responses are unable to be confirmed, or still have outstanding logic issues or missing answers, they are dropped from the study and replaced. There were no cases of this for this study.

To ensure the quality of information collected in field, several quality assurance procedures were put in place. As noted above, 43% of the sample was randomly selected for a callback to verify responses given in specific sections, and 29% of interviews were accompanied by a supervisor. Supervisors applied routing checks to 5% of all interviews to ensure that interviewers were beginning at the specific starting points and applying all random walk procedures.

Post-Fieldwork After fieldwork was complete, the data file was checked for overall logic and completeness – these checks were focused on demographic data and called back for validation or dropped from the sample.

## Data Appraisal

No content available