



Ipsos Public Affairs
The Social Research and Corporate Reputation Specialists

CGAP Baseline Demand-Side Study on Digital Remittances in Jordan: Key Qualitative Findings

September 16, 2016



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1. Overview of the approach

This study on the remittance habits and general financial behaviors of low income Jordanians and Syrian refugees in Jordan is comprised of a quantitative survey and qualitative focus groups.

Eight total qualitative focus groups were carried out in three locations: Amman, Mafraq and Irbid. Separate focus groups were conducted for Syrian refugees and low-income Jordanians and groups were also gender segregated. In total, there were 32 low-income Jordanian participants and 32 Syrian refugee participants.

- **Syrian Refugees**
 - Women
 1. Amman
 2. Irbid
 - Men
 3. Amman
 4. Mafraq

- **Low-income Jordanians**
 - Women
 5. Amman
 6. Mafraq
 - Men
 7. Amman
 8. Irbid

2. Sample methodology

a) Low-income Jordanians

Four total focus groups were conducted with low-income Jordanians. Each focus group had 8 participants, and was gender segregated. 2 were conducted with low-income Jordanian men and 2 with low-income Jordanian women. The focus group discussions lasted an average of 90 minutes and were recruited by phone from lists that Ipsos Jordan maintains.

The final profile of the participants in the focus group discussions is shown in the table below:

Table 7: Low-Income Jordanians	AMMAN Total = 16	MAFRAQ Total = 8	IRBID Total = 8
# DISCUSSION GROUPS	2 One male, one female	1 n=8	1 n=8
GENDER	8 men, 8 women	8 women	8 men
AGE	4 Under 35 12 Over 35	5 Under 35 3 Over 35	5 Under 35 3 Over 35
REMITTANCES	3 send/receive international 1 send/receive domestic	3 send/receive international 2 send/receive domestic	1 send/receive international 2 send/receive domestic

b) Syrian refugees in host communities

Restrictions on gatherings inside refugee camps means that it is not possible to conduct focus groups within camps. For this reason, the eight focus group discussions were conducted in East Amman, Mafraq, and Irbid, the three cities in Jordan with the highest concentration of Syrian refugees.

Four total focus groups were conducted with Syrian refugees. Each focus group had 8 participants, and was gender segregated. 2 were conducted with Syrian refugee men and 2 with Syrian refugee women. The focus group discussions lasted an average of 90 minutes and were recruited by phone from lists that Ipsos Jordan maintains.

The final profile of the participants in the focus group discussions is shown in the table below:

Table 8: Syrian Refugees	AMMAN Total = 16	MAFRAQ Total = 8	IRBID Total = 8
# DISCUSSION GROUPS	2 One male, one female	1 n=8	1 n=8
GENDER	8 men, 8 women	8 men	8 women
AGE	7 Under 35 11 Over 35	4 Under 35 4 Over 35	5 Under 35 3 Over 35
REMITTANCES	6 send/receive international 4 send/receive domestic	3 send/receive international 2 send/receive domestic	3 send/receive international 0 send/receive domestic



3. Key Qualitative Findings

c) Syrian Refugees: Women and Men

Financial Decision-making

The women participants who live in Jordan with their husbands tend to control household spending budgets. The women participants who live in Jordan without their husbands make all the financial decisions for the household.

- The men participants tended to second this: *“The husband will give all the salary to the wife and she will decide what to buy for the house needs. If the husband had control of the salary then he’ll spend it all in just a few days, therefore the wife knows what is best and needed.”* (Mohammad from rural Sham, 32)

The women participants were savvy consumers who carefully weigh their options in the marketplace and place a critical eye to product advertisements.

- *“The main purpose of ads is to promote for products, whether it was a good product or not, so we’ll have to be aware of such things before we get into them, especially if they were financial issues. If I had collected an amount I can’t risk it by making a financial decision without carefully considering all options.”* (Sana’a from Homs, 40)

Participants described using a democratic decision-making process for household financial decisions, even including children at times.

- *“My daughters and I discuss all financial decisions together, because they aren’t children, their ages are 16-20 years old, so we sit together and discuss and the majority votes will make the decision.”* (Summer from Sham, 36)

Mobile Phone Usage

Participants primarily use their phones for making phone calls and sending messages via WhatsApp.

- Participants did not report using mobile phones for end-to-end financial transactions, though they had received money cards from the UN, which required IRIS scanning to collect them from the bank – they received notifications on their mobile phones when these cards were ready to pick up.
- Participants had not generally heard of mobile money apps.

Remittance Behavior

The Syrian refugee men and women who sent remittances reported that they received remittances via exchange centers for family assistance with big purchases (e.g., a refrigerator) versus through banks (one woman reported having sent money through an Islamic bank).



Mobile Wallets

Focus group participants were not generally aware of mobile wallets. After being given a description of a mobile wallet, participants' reactions were favorable, including the positive phrases: "convenient", "economical", "helpful".

However, participants predicted they would primarily use mobile wallets for emergencies. They likened mobile wallets to insurance or another mechanism of saving for emergencies – something they currently are not able to do.

Participants preferred it best if a mobile wallet product is central government-backed, though two women preferred the bank dealt with Islamic traditions.

Other Possible Hurdles to Mobile Wallet Use

- Participants do not currently have bank accounts for two primary reasons:
 1. They cited not having enough money on a monthly basis to warrant having one, preferring instead to conduct transactions in cash – Syrian refugee men and women also provided this as a reason they would not use mobile wallets.
 2. They are unable to open bank accounts in Jordan without a Jordanian co-signer.
- Participants asked how lost or stolen phones would affect their hypothetical remaining money – a robust educational campaign in electronic money will be paramount to gain the trust of this group.

d) Low-Income Jordanians: Women and Men

Financial Decision-making

Similar to Syrians, low-income Jordanian female participants mentioned having financial spending decision-making power, though these participants disagreed about the increased authority of working women versus housewives or stay-at-home moms. Some women argued that it was only the former group who had power in the household, while others disagreed.

In Amman, the male participants tended to agree:

- (On who makes financial decisions): *"I do, but it depends on who earns the money for the house, if the wife works then she'll decide... Now a days women have a lot of experiences on most things and can make good decisions with her husband, unlike before when women used to know very little about things outside the house."* (Fouad, 52, Amman)

In Irbid, the male participants agreed that women have the primary decision-making power for household spending only, and men have the final say on big financial decisions (e.g., car purchases).

- *"If all decisions were made by women, then our lives would have been better."* (man, Irbid)



Financial Information Seeking Behavior

Female and male participants in Amman tended to trust educated family members and friends over banks, showing that personal connections matter most to this group. Participants were dubious of commercial banks' motives, disliked their fee structures, and perceived intense profit motives.

Participants also generally placed more credit in personal recommendations over advertisements:

- *“Ads have an impact, but not as strong as from what we hear from people who already tried that services [sic], because they’ve tried it before.”* (Hasnah, Mafraq, retired)

The male participants in Irbid, however, preferred going to the source directly (the banks), seconding this information with the opinions of family members/friends.

Bank Accounts and Mobile Phone Usage

Unlike Syrian refugee participants, low-income Jordanian participants have bank accounts and insurance (e.g., health, car). Female participants reported having had bank accounts while working, and then closing them after leaving jobs.

Most participants reported having mobile phones, using them primarily for calling, WhatsApp, Facebook, and internet surfing.

- Male participants in Amman also reported having applied for government applications and jobs via mobile phone; one used an online marketplace called OpenSuq.

Remittance Behavior

Jordanian participants reported sending and receiving money internationally, though infrequently. Participants sent and received remittances at differing intervals: every month, annually, and sporadically.

In Amman, female participants reported sending and receiving remittances very globally (to North America and Asia), though male participants only sent and received remittances regionally (to Saudi Arabia and the UAE). In Mafraq, both men and women reported sending and receiving remittances regionally (also to Saudi Arabia and the UAE).

Focus group participants in Amman reported sending money to family members abroad for two primary reasons:

1. Financial assistance to family members.
2. Special occasions (e.g., a wedding) or big ticket purchases (e.g., a new home).

Participants reported receiving remittances on behalf of family members (e.g., elderly parents, siblings).

Method: Participants had a vast preference for using Western Union exchange centers versus banks for the former's speed, ease of use, and access.

Cost: Participants did not consider it expensive to send remittances.



Mobile Wallets

Low-income Jordanian focus group participants had mixed opinions on mobile wallet applicability to their daily lives.

- Some Jordanians were previously aware of mobile wallets from mobile and Facebook ads– some recalled ignoring these ads on their mobile phones.
- Positive descriptive phrases included: “fast”, “easy to use”.
- Jordanian women in Amman were receptive to the idea of a mobile wallet, considering it part of the process of development and technological progress – as one woman noted, *“In the future there won’t be money on hand.”* (Rula, 43)
- Jordanian men in Irbid tended to question the need for mobile wallets, especially given concerns about fraud.

Participants had mixed opinions on the importance of the mobile wallet product having the backing from a central bank – some claimed to not know enough on the topic to provide an informed opinion.

Unlike Syrian refugees, low-income Jordanian focus group participants tended to have bank accounts and insurance (primarily health and car), so themes of accessibility, broad applicability, and credibility will be important to emphasize to this group.

Other Possible Hurdles to Mobile Wallet Use

- Limited credit on mobile phones (for those with pre-paid sims).



4. Annex: Focus Group Discussion guide

INTRODUCTION AND CODE OF CONDUCT	Time: 2-3 minutes
<p>My name is XXXX and I am from Ipsos, an independent research organization.</p> <p>First of all, I would like to thank you for taking part in this discussion - it plays an important part in the client’s efforts to achieve a better understanding of the financial habits of people like yourselves, and how to provide products that will best assist you.</p> <p>Our job is to hear about the experiences and opinions of different people, such as you. We are interested in what everyone in this room has to say – please make sure you share what you think with the moderator(s) and the people around you. There are no right or wrong answers. Everyone’s view is equally valid. Please understand that everything you say will be confidential – we will not share your private information about you with the client or anyone else.</p> <p>Our discussion will last around 90 minutes. We have quite a few questions that we would like to get through, so we might have to move through them quickly.</p> <p>GAIN CONSENT FOR AUDIO/VIDEO RECORDING AS NEEDED.</p>	

Icebreaker	Time: 10 minutes
<ul style="list-style-type: none"> • If we could start by introducing ourselves – everyone should say their first name and a little bit about themselves, such as their occupation, whether they have children etc. <p>MODERATOR TO START BY INTRODUCING HER/HIMSELF. USE GROUP INTROS AND OTHER ICE-BREAKING TECHNIQUES AS NEEDED.</p>	

Financial Decision-Making	Time: 10 minutes
<ul style="list-style-type: none"> • In this section we are going to ask you generally about financial decisions. This can mean anything from buying groceries or paying for school fees to making major household purchases. • Who manages the finances in your household? Who makes decisions relating to finances? <ul style="list-style-type: none"> ○ PROBE ON: You? Your spouse? Your parents? Decisions made jointly? ○ PROBE ON: Different types of decisions made by different people? 	



- EG: Major purchases compared with daily expenses?
- PROBE ON: What do you know about who makes financial decisions in other households?
- Where do you get information related to major financial decisions or using financial services? By this I mean things like major household purchases, opening new accounts, loaning money, etc.
 - PROBE ON: Friends or family members? Community leaders? Employers? Local business owners? The internet? Advertisements (radio vs TV, etc)?
 - PROBE ON: Does this change for different types of decisions (financial service vs major purchases)?
 - FOR INSTANCE: if you were to open a bank account, how would you decide what kind of account to open or where to open it? How about if you decided to take out a loan?
- If you needed it, who would you ask for advice about making major financial decisions or using financial services?
 - PROBE ON: Friends or family members? Community leaders? Employers? Local business owners? The internet?
 - PROBE ON: Does this change for different types of decisions (financial service vs major purchases)?
 - FOR INSTANCE: if you were to open a bank account, how would you decide what kind of account to open or where to open it? How about if you decided to take out a loan?
- What influences the major financial decisions that you make and the financial services you use?
 - PROBE ON: Friends or family members? Community leaders? Employers? Local business owners? The internet? Advertisements (radio vs TV, etc)?
 - PROBE ON: Does this change for different types of decisions (financial service vs major purchases)?
 - FOR INSTANCE: if you were to open a bank account, how would you decide what kind of account to open or where to open it? How about if you decided to take out a loan?

Use of Formal and Informal Financial Services	Time: 15-20 minutes
<ul style="list-style-type: none">● What kind of financial services or accounts do you have?<ul style="list-style-type: none">○ PROBE ON: bank accounts, credit cards, types of insurance (home, car, life, etc), loans from financial institutions, savings groups, etc● IF YES: What do you use these financial services or accounts for?	



- EG: receive paychecks, save money, investment, etc
- IF YES: Why did you choose this service or account in particular?
 - EG: I trust it, my friends or family has it/recommended it, I don't have other options, my employer uses it, etc
- IF NO: why do you not have any financial services or accounts?
 - EG: prefer to keep money in cash, I don't need one, I don't trust banks, I don't have the right documents to get one, I use someone else's, I don't know about other options, etc
- IF NO: Have you had financial services or accounts in the past (OR: before coming to Jordan)?
- IF NO: where do you keep your money? In another place or account?
- Do most people you know have financial services or accounts?
 - PROBE ON: why/why not?
- What type of payment accounts do you have? For instance, when you are paying for things like school fees, utility bills, groceries, etc how do you make those payments?
 - EG: cash, credit/debit cards, pre-paid cards, etc
 - PROBE ON: why do you choose to pay in this way?
- What financial/payment services or accounts do you not have but you'd like?
 - PROBE ON: why do you not have them currently? Why would you like them?

Remittances	Time: 30-40 minutes
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- Do you ever send or receive money to friends or family members outside of your household **domestically/within Jordan?**
 - IF YES, PROBE: who to you send/receive money from and where are they located?
 - IF YES, PROBE: why do you send/receive money?
 - IF YES, PROBE: how do you send/receive money?
 - **PROBE ON: where does the transaction take place? Is it in person? Through a friend or business? Through an exchange house?**
 - **ASK RESPONDENTS TO NAME BUSINESS**
 - **PROBE ON: why did you choose this service?**
 - **PROBE ON: if you were to send 100JD using this service, how much would you pay in fees? And do you know how much of that is foreign exchange?**
 - **PROBE ON: was there anything in particular that you did or did not like about this service?**
 - EG: the money took a long time to get there, affordable/not (for sender or recipient), conveniently located/not (for sender or recipient), reliable/not, customer service, easy to use/not, etc



- IF YES, PROBE: would you send/receive money more often if there was an easier way to do so?
- IF YES, PROBE: what do you use the money for? (e.g. schools, investment in business, household expenses, etc.)
- IF NO, PROBE: why do you not send/receive money?
- IF NO, PROBE: would you send/receive money if there was an easier way to do so?
- IF NO, PROBE: do other people you know send money to friends in Jordan?

- Do you ever send or receive money to friends or family members outside of your household **internationally/outside of Jordan?**
 - IF YES, PROBE: who do you send/receive money from and where are they located?
 - IF YES, PROBE: why do you send/receive money?
 - IF YES, PROBE: how do you send/receive money?
 - **PROBE ON: where does the transaction take place? Is it in person? Through a friend or business? Through an exchange house?**
 - **ASK RESPONDENTS TO NAME BUSINESS**
 - **PROBE ON: why did you choose this service?**
 - **PROBE ON: if you were to send 100JD using this service, how much would you pay in fees? And do you know how much of that is foreign exchange?**
 - PROBE ON: was there anything in particular that you did or did not like about this service?
 - EG: the money took a long time to get there, affordable/not (for sender or recipient), conveniently located/not (for sender or recipient), reliable/not, customer service, easy to use/not, etc
 - IF YES, PROBE: would you send/receive money more often if there was an easier way to do so?
 - IF YES, PROBE: what do you use the money for? (e.g. schools, investment in business, household expenses, etc.)
 - IF NO, PROBE: why do you not send/receive money?
 - IF NO, PROBE: would you send/receive money if there was an easier way to do so?
 - IF NO, PROBE: are there many friends or neighbors that do receive money?

Mobile Habits and Mobile Wallet

Time: 15 minutes

- Do you have a phone?
 - IF YES, PROBE: what do you use your phone for?
 - EG: making phone calls, sending text messages, using the internet, etc
 - IF YES, PROBE: Do you ever conduct transactions online or using your mobile phone? What kind of transactions?

- IF YES: how do you buy airtime or minutes for your phone?
 - PROBE ON: do you go to an agent or a store? How far is that place from you?
 - PROBE ON: why do you choose to buy airtime or minutes in this way?



- EG: I trust the agent, it's nearby, good customer service, etc
- Have you ever transferred minutes to someone else using your mobile phone or had minutes transferred to you?
 - IF YES, PROBE: to or from who? How often have you done this?
 - IF NO, PROBE: why have you not done this?
 - EG: I didn't know it was possible, I don't trust the minutes to transfer, I don't want to make a mistake and lose the minutes, etc
- Say you could store or transfer money in the same way that it is possible to store or transfer airtime/minutes, by going to an agent and adding money to your phone in the same way that you add airtime/minutes, and either keeping that money or sending it to a person would then be able to collect that money in cash wherever they purchase airtime/minutes, is this something you would be interested in?
 - PROBE ON: why? Why not?
 - PROBE ON: do you know anyone who would be interested in using this service? Why? Why not?
 - IF YES, PROBE: what would you use this service for? Are you more likely to use it for storing or sending money?
 - IF YES, PROBE: how much money would you feel comfortable storing or sending?
 - IF YES, PROBE: How often do you think you would use this service?
 - IF YES, PROBE: where would you feel comfortable adding money or cashing out?
 - IF NO, PROBE: why would you not use a service like this?
 - Not trustworthy? Not reliable? Don't want to change? Etc
- Have you ever heard of a service called "mobile wallet"? You may also know this as mobile money, Jo-Mo, Mahfazati, Dinarak, Zain Cash, Zain e-Mal, or Orange Money.
 - IF YES, PROBE: can you describe what this service is?
 - IF YES, PROBE: have you or someone you know used this service?
 - IF YES, PROBE: Is it easy to use? What do you use it for?

CONCLUSION	Time: 5 minutes
<ul style="list-style-type: none">• Do you have anything to add on the subjects that we have discussed today?• Did we miss anything that is very important to you when you think of money? <p>THANK, ASK IF THE PARTICIPANT HAS ANY QUESTIONS ABOUT THE RESEARCH OR ADDITIONAL INFORMATION THEY WOULD LIKE TO SHARE, AND CLOSE.</p>	