

**OxfamNovib Study on the Needs and Wants of African
Migrants in Europe with regards to Remittance Sending**

Final Report

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Table of Contents

| | |
|---|----|
| I. Executive Summary..... | 4 |
| II. Introduction | 9 |
| III. Methodology..... | 11 |
| III.1 Data Collection Tools | 11 |
| III.1.1 Desk Research..... | 11 |
| III.1.2 Survey | 12 |
| III.2 Sample Selection..... | 14 |
| III.2.1 Constraints | 14 |
| III.3 Implementation Process | 16 |
| IV. Country Profiles..... | 19 |
| IV. 1 Belgium..... | 19 |
| IV. 2 France | 20 |
| IV. 3 Germany | 22 |
| IV. 4 Italy..... | 23 |
| IV. 5 Luxembourg..... | 24 |
| IV. 6 The Netherlands..... | 25 |
| IV. 7 Spain | 27 |
| IV. 8 Sweden..... | 28 |
| IV. 9 Switzerland | 29 |
| IV. 10 The United Kingdom | 31 |
| V. Survey Results..... | 34 |
| V.1 Background Information | 34 |
| V.2 Migration History..... | 40 |
| V.3 Financial services uses and needs | 44 |
| V.3.1 Remittances | 45 |
| V.3.2 Desired Financial Services | 53 |
| V.3.3 Current Service Use..... | 62 |
| V.3.4 Investment Potential | 70 |
| VI. Discussion & Recommendations..... | 77 |
| VII. Works Cited..... | 83 |
| VIII. Annex: Data Tables..... | 88 |
| VIII.2.1 Demographic Information | 88 |
| VIII.2.2 Migration history | 92 |
| VIII.2.3 Financial services use and needs | 99 |

I. Executive Summary

The following report details the work carried out under Lot 2 of the African Remittances Project commissioned by Oxfam Novib with financial support of the European Commission.

The African Remittances Study builds on the premise that migration can be an essential component of development by enabling the transfer of financial, social, and cultural capital between home and host countries. ***Migrants' contributions to the development process in their countries of origin depends, at least in part, on the institutional arrangements, infrastructural capacities, and services and tools available to them that enable or hamper capital transfer.*** Understanding the context in which capital transfer occurs is thus an essential first step in encouraging exchange and engagement between migrants and the institutions and individuals in their countries of origin that contribute to the development process.

To foster the links between migration and development, the African Remittances Project has engaged a range of key stakeholders in Africa and Europe to identify areas in which the links between migration and development can be enhanced with the development of practical and accessible financial tools. The Project aims to link the contributions of members of the diaspora to institutions in the home country that can offer more accessible and practical remittance transfer and savings products. ***The project results should encourage: 1) better access to financial products and services for migrants and their families, and; 2) better competition among money transfer operators by providing knowledge, technical assistance, and opportunities for enhanced cooperation and exchange among migrant organisations in Europe, microfinance institutions in Africa, and money transfer operators at both sides of the corridor.***

To help the Project as a whole achieve its objectives, Lot Two of the Project has collected detailed information on the conditions and features of migrant populations living in one of ten specified European countries. The research conducted within Lot Two was implemented among migrants from Benin, Burkina Faso, Ethiopia, Ghana, Kenya, Mali, Nigeria, Senegal, Tanzania, and Uganda living in Belgium, France, Germany, Italy, Luxembourg, the Netherlands, Spain, Sweden, Switzerland, and the United Kingdom. By collecting detailed information on the lives of migrants in their countries of residence, Lot Two can suggest methods by which financial tools and services can be better linked to those in the countries of origin.

To gain an appropriate understanding of the contexts in which members of the target population live, Lot Two collected detailed information from respondents from within the above-mentioned groups. Information was collected from a short survey conducted among 3010 migrants, and where possible the survey data was augmented by interviewer observation and background literature review. Surveys were implemented among

randomly or semi-randomly selected participants in each of the European residence countries.

The survey was comprised of between 40 and 50 questions between the two versions of the survey that were implemented and were organised into three modules. The first module collected basic demographic information, the second information on migration history, and the third on use of and access to financial services.

Each module of the survey generated distinct insights into the financial products and services that would be most useful in the specified transfer corridors to encourage remittance transfer, financial saving, and sustainable investment. The demographic section helped create better understanding of migrants so that remittance senders could be better targeted with products and services. The migration section provided information on the current situation of migrants in the resident country that would affect their ability to send remittances and to access financial services. The remittances section explained migrants' current sending behaviours, levels of satisfaction with remittance services, and what would make it easier to send remittances. The financial services section explicitly addressed the needs and wants of migrants by collecting information on the types of products respondents find necessary, the types of products respondents actually have access to in both the home and resident countries, and the investment potential of respondents.

Based upon the insights generated in the course of data collection, a series of recommendations can be made about the financial services and products that can best meet the needs of both remittance senders and recipients living in the target countries. When developing a financial product or service that best meets the needs and constraints of individuals from within the target group, the following trends and recommendations could be observed:

Demographics:

- The sample population is overwhelming in prime working age, and over two-thirds of the sample is over the age of 30. This age composition may indicate that ***any financial product or service involving relatively recent technologies such as internet banking or transfer must include appropriate training programmes.*** On the same token, the age composition can indicate that the population has widespread access to technologies (such as mobile phones) that would enable remittance transfer or loan repayment.
- Women were more reluctant than men to participate in the research. The low level of engagement among women points to the need to explicitly identify the needs of women while also recognising the cultural norms and standards that influence their participation or inclusion in financial services. ***Financial tools should be tailored to the particular constraints faced by women.***
- Most respondents had an average annual income of less than €30,000 (and less than €15,000 in 45 percent of all cases). This relatively low annual income may

indicate limited disposable income and limited capital that can be set aside for savings. ***Coupling savings initiatives with remittances would be possible if features such as minimum account balances were appropriate to low annual incomes and proportionately low savings opportunities.***

Migration:

- Less than 7% of all respondents reported not possessing legal residency, but this proportion differed widely across countries, with nearly one-third of respondents in Spain reporting irregular residence. ***Documentation requirements should thus be carefully considered so as not to systematically exclude users from the formal financial system. It is crucial to engage members of the target populations in basic financial services regardless of residency status.***
- The level of specificity of language used for financial products and services can be challenging for non-native speakers; ***any financial product developed for the specified communities must be accompanied by clear description and instruction provided in easily-accessible language.***
- Respondents maintain regular contact with families and friends in the country of origin with over one-third of the sample having returned to the country of origin at least once in the past year. Migrants invariably spend money in the local economy that would not necessarily be spent there otherwise, therefore ***a financial product could be developed that helps harness this potential expenditure in productive ventures.***

Remittances:

- The greatest proportion of respondents (nearly 49%) sent remittances only to urban areas, but over one-third sent remittances to both rural and urban areas. Only 18 percent of all respondents sent remittances to just rural areas. This may reflect an absence of (reliable) remittance transfer services in these areas. ***In the development of a financial service or product, the spatial distribution of users and the type of services that would best meet the needs of rural or urban populations should be considered. Special emphasis should be placed on developing adequate international transfer structures in rural areas to receive remittances transferred from abroad.***
- Over one-third of all respondents indicated that they send remittances on a monthly basis, and the greatest proportion of respondents (39 percent) remit between €100-200 each time. A further 23 percent send between €300-400 each time. ***The relatively low value yet high frequency of remittance transfers suggests that any financial service developed should offer a frequent transfer discount or incentive programme. Senders of low amounts often suffer disproportionate transfer fees, thus high transfer costs should be reduced.***
- Investment may not be perceived by remittance senders as being an essential expenditure: respondents indicated that, on average, only 12 percent of any given transfer is intended for investment, and only 13 percent of respondents remit for that purpose. More individuals remitted larger proportions to consumption,

- education, and health expenditures. This may indicate that *the financial product developed should be flexible and allow for “investment” in goods or activities that are not traditionally perceived as being investments*. An example could be encouraging the formation of an informal health insurance scheme among remittance senders/recipients. Any product linked to remittances that has a savings component should recognise the quick turnover of funds, and any savings scheme should allow for frequent deposits and withdrawals.
- The current banking system does not meet the needs of respondents. There needs to be *better linkages between banking institutions in countries of residence and origin, and banking services need to be made more cost-effective and fast if their use is to be encouraged*. Many respondents indicated the *value of online banking and joint debit/credit cards* because they facilitate access for both sender and receiver without compromising all of the remitter’s control over the money.

Desired services:

- *Health insurance in both residence and origin countries was viewed as very necessary* by an overwhelming majority of respondents. In the country of origin, *credit to purchase a home, credit for a small business, and educational insurance were perceived as being ‘very necessary’* by over 40 percent of respondents. The perception of the necessity of these services may point to their absence in the origin-country market. Respondents’ rankings of credit to purchase a home and for use in a small business may reflect the interest held by respondents in partaking in such activities; *any financial product developed could couple remittances with credit or insurance schemes to help facilitate these kind of investments. The developed product should increase access to credit and insurance products.*

Current service use:

- Most respondents have a bank account and possess a bank card, but banks could much better serve the needs of these particular groups—microfinance institutions could have a role in filling this service gap. *Microfinance institutions that enable individuals in both countries of residence and origin to access and manage funds would provide better services and features to migrant populations*. MFIs could offer better incentives (such as higher interest rates and better means of access and transfer), but limited visibility could hinder their use. Respondents reported limited knowledge of MFIs, and even those who were familiar with them may not be able to make informed decisions about savings management via microfinance institutions. *If the developed financial product were to be linked to an MFI, clear steps would need to be taken to raise awareness of the institution and its objectives, to explain how an MFI differs from a traditional bank, and enumerate how an MFI can offer better money management solutions*. It would be necessary to make clear that MFIs are legitimate, formal financial institutions.

Investment potential:

- Over three-quarters of respondents would like to invest in a company in the country of origin, and nearly the same proportion wanted to start their own business. Among these potential entrepreneurs, one-third indicated that they would want to start a business in Europe, and 67 percent would create a business in Africa. Many respondents would like to start businesses that are linked between Africa and Europe. ***For this reason, access to credit to open a business is an important want of migrants.***
- Two-thirds of potential entrepreneurs who would start a business in Africa would ***need financial training*** to do so. ***Common needs were for guidance in developing a business plan and in accounting.***
- The proportion of respondents who indicated a desire to start a business indicates a distinct need for financial products that meet their investment needs. Potential entrepreneurs resident in Europe may find financial support of MFIs particularly valuable if they offer loan products for people without extensive credit history, more flexible payment plans, and lower interest rates than banks do. As many respondents noted very limited levels of access to credit products, ***the role of MFIs in business creation may be particularly important, especially if they can help African business owners grow their businesses in both countries of residence and origin.***

This list of trends and recommendations is generic to the entire sample population included in this study, but other products could better meet the particular needs of individuals functioning within specific country corridors and with specific characteristics.

The sample population is an extremely heterogeneous one: individuals were included from ten origin countries and ten residence countries that all have unique and nuanced social, political, cultural, economic, and institutional environments. Additional heterogeneity can be seen in the differences in the degree of migrant embeddedness in the host country (expressed in language proficiency and years of residence, for example), employment status, level of education and financial literacy, reasons for migration, propensity to invest, etc. ***These individual differences, and the interaction of these differences, results in a very diverse sample population that would be difficult to address with one single financial product.*** That said, the above recommendations address commonalities observed within the sample population—they could be improved upon and better tailored to specific user needs but provide a general basis for product development.

II. Introduction

The relationship between migration and development is one that cannot be underestimated. With increased capacities to migrate and to build successful lives in far-reaching places comes an increased capacity to affect the development outcomes of the countries and communities of origin. In understanding the potentially catalytic role migrants can play in the development process—through the transmission of financial, social, and cultural capital; return; and the development of transnational communities, among other contributions—actors are in a unique position to provide essential support for the maximisation of migrants' contributions to the development process. The African Remittances Project initiated by Oxfam Novib with support from the European Commission builds precisely from that premise: with the right level of exchange and engagement, the right knowledge, and the right skill sets, the inherent capacities and power of migrants can be utilised to achieve maximal results for their places of origin.

This link between migration and development is especially important in sub-Saharan Africa (SSA), a region recently known for the flight of some of its most highly-educated and trained talent because of high poverty levels, economic instability, and periods of extended conflict. The role of migrants in steering and accelerating development in the region has recently attracted a great deal of attention from scholarly and policy sources alike, and not without good reason. While the information available about the relationship between migration and development in the SSA region is growing, it is far from robust, and the information that is available often lacks the necessary country-level specificity.

The African Remittances Project has addressed that limitation by collecting detailed data about the lives of migrants from Benin, Burkina Faso, Ethiopia, Ghana, Kenya, Mali, Nigeria, Senegal, Tanzania, and Uganda living in select European countries. The following report details the work carried out for Lot Two of the Project. In contrast to Lot One, which focused on investigating countries of origin, Lot Two's work has focused on the investigation of the conditions and features of migrant populations in their countries of residence: Belgium, France, Germany, Italy, Luxembourg, the Netherlands, Spain, Sweden, Switzerland, and the United Kingdom.

To foster the links between migration and development the Project has engaged a range of key stakeholders in Africa and Europe in an effort to build a bridge spanning continents, a bridge across which vital development tools can be transported. The ultimate goal of the project is to identify areas in which the links between migration and development can be enhanced with the development of practical and accessible financial tools. To achieve this goal the project results should be used to spur: 1) better access to financial products and services for migrants and their families, and; 2) better competition among money transfer operators by providing knowledge, technical assistance, and opportunities for enhanced cooperation and exchange among migrant organisations

in Europe, microfinance institutions in Africa, and money transfer operators at both sides of the corridor.

The results obtained by Lot Two of the African Remittances Project will be described in depth and oriented against the aims and objectives of the Project as a whole. The report is structured as follows: section III describes the study methodology and provides guidance on the interpretation of the generated data. Section IV provides a brief introduction to the history of migration of sub-Saharan Africans to the European countries under study and provides the backdrop against which the study results must be interpreted. Section V explores the study results through European-level analysis, with special guidance to country-specific traits when appropriate. Section VI provides specific guidance on the types of financial services and products that should be developed or supported based upon the insights garnered from analysis of the study results. The conclusions are then followed by Annexes (Section VII) that list all tables disaggregated by country of residence and origin.

III. Methodology

The methodology chosen for implementation of Lot 2 was designed to meet the specific goals and objectives that would be necessary to provide input and support for the Project as a whole. The first objective of this lot was to identify the fields in which migrants living abroad have the capacity to affect development in their home countries; this objective includes the need to understand how and in what forms migrants maintain relationships with their home countries and communities as well as how those relationships impact community development. The second objective was to better define the relationship between and among members of target group communities as well as their relationships with social, political, and economic institutions in the host country. This objective includes identification of how the context in which migrants function in the host country impedes or augments the development potential of migrants and their contributions. The next objective built off the first two by investigating how migrants could be better enabled to affect home country development, particularly through the identification of their needs and desires for financial products and remittance channels and methods.

While the objectives have remained the same throughout the duration of the action implementation period and were derived from the provided terms of reference, feedback and guidance from the Oxfam Novib supervisory staff about how these objectives should be met were provided at different points in the project. This guidance is reflected in the use of different data collection tools at different times in the project.

III.1 Data Collection Tools

The objectives enumerated above were met by the collection of detailed information about the financial needs and wants of migrants through both qualitative and quantitative methods. These methods included desk research and literature review, a survey implemented directly among migrants, and extensive participant observation.

III.1.1 Desk Research

The first method of collecting information was a thorough review of the existing literature on the characteristics of the migrant origin groups under study in the specified European countries of residence. This review included conducting research on the migration and residency patterns exhibited by each group, the factors that affect their functioning in the host country, and any previous research that has been conducted on remittance-sending behaviours and their implications for the home country. The desk research was conducted to provide the proper context for interpretation of the specific data collected via direct consultation with migrants [and can be found in the previous preliminary report].

III.1.2 Survey

The second data collection method was a short survey designed with a target sample size of 3000 respondents. The survey ensured that the appropriate level of detail could be gathered from a geographically and ethnically diverse and dispersed sample population. Two separate surveys were implemented: the first was implemented among over 2400 respondents and was used from January to October, 2010, and the second was implemented among approximately 600 respondents from October 2010 to February, 2011.

The first survey was comprised of 48 questions that collected information about three aspects of migrants' lives. The first part of the survey collected basic background information about the respondent such as country of origin, age, educational attainment, occupation, and annual income. The next section sought information about the respondent's migration history such as years of residence in the country of residence, residency status, and how and how often communication is maintained with family and friends in the country of origin. The last section asked for information about remittances and financial services and was the largest. It asked a range of questions aimed at determining the respondents' remittance behaviours (including how often, how, and in what volumes in-kind and monetary remittances were sent), level of access to financial products and services, level of economic embeddedness in both home and host countries, attitudes about the financial system, and the resources at respondents' disposal to learn more about or better navigate the financial system.

Following a change in the Oxfam Novib project personnel and structure, the survey was redesigned to better accommodate the specific information targeted within the Lots. The redesigned survey was comprised of 41 questions, of which 15 were the same as in the first survey. The second survey contained fewer questions on participant demographic information and migration histories and included more (and more specific) questions on use of financial products and services.

III.1.3 Constraints

The survey's success was limited by several factors. The content of the survey, and many dimensions of the area of study, are sensitive and difficult to encourage discussion of among migrants. Many respondents declined to participate in the survey because of suspicion of how the data would be used, because of the presence of personal identifiers within the survey data, and because of fear that answers would be used to identify and prosecute them (in the case of illegal residence, for instance). Refusal rates were often high, particularly in areas with a large number of informal migrants (as in parts of Belgium such as Antwerp and Brussels). Particular questions, such as those about residency status, income, education, age, etc., were additionally difficult to implement due to perceived invasiveness and fear of data misuse.

The research design presented another problem to survey implementation. The randomised selection method and survey length made it difficult to build up trust and rapport with participants. Many potential participants also refused to complete the survey unless their participation was paid. Ethical concerns, particularly about wrongly incentivising individuals to participate in the survey despite not being eligible for it, and limited budget made the research team decide against paying for participation. In retrospect it would have perhaps been advisable to use an alternative compensation method such as providing catering for community group meetings if the budget allocated had allowed for it.

The change in the survey's content and question phrasing in October of 2010 introduced several new challenges into the data collection process. The first survey was implemented among the largest group of participants (2400), and the second survey was implemented among a small number of participants (600). The first survey sample of 2400 included a diverse and sizeable mix of participants from the target origin countries and a significant distribution of participants across all of the sample residence countries (excluding Luxembourg); the second survey was limited in implementation scale to several countries of residence and country-of-origin groups. Chart 3.1 below displays the sample differences between the first and second survey version.

The second survey introduced unique implementation challenges that had not been experienced in the first survey. The second survey omitted many of the questions that would be useful in constructing financial service user profiles: the survey did not ask for how long the respondent had lived in the country of residence, if the respondent was employed, if the respondent spoke the residence-country language, etc., all of which could suggest factors that limit access to and use of formal financial institutions and services. Further, the second survey's inclusion of more in-depth financial questions assumed a high level of financial literacy and cognisance among participants that was not necessarily appropriate for the particular sample populations chosen. Several of the questions required calculation (Ex: "Which percentage % of your savings would you send to your country of origin if microfinance institutions would offer you a higher interest rate and the ability to manage your money remotely for free?") and others more in-depth knowledge of the topic under study (ex: "Do you trust the microfinance institution XXX for the management of your savings?"). While these questions could be answered by specific subsets of the sample population in particular country contexts, many respondents could not answer them.

The particular questions posed in the second survey were also poorly matched to the random participant selection method. The second survey was developed and initially implemented in October, and by that point in the year the weather had become an impediment to random (street-level) participant selection because fewer people were outside, accessible, and willing to invest time talking with implementors outdoors.

III.2 Sample Selection

As specified in the terms of reference, individuals from the following sub-Saharan African countries were targeted for participation in the survey: Benin, Burkina Faso, Ethiopia, Ghana, Kenya, Mali, Nigeria, Senegal, Tanzania, and Uganda. Sampling of these populations was restricted to ten European countries: Belgium, France, Germany, Italy, Luxembourg, the Netherlands, Spain, Sweden, Switzerland, and the United Kingdom. Participation in the survey was further limited to individuals of at least 18 years of age who sent remittances to one of the ten origin countries specified above.

Survey participants were chosen in one of several ways. The first tactic employed was a random selection method in which members of the research team approached potential respondents in public places such as on the street and in train and metro stations. Respondents were also sought in more specific locations such as in hair salons and cosmetic parlours, in African grocery stores, in front of embassies, at African-centred festivals and conferences, and in other locales that could potentially attract members of the survey population. This method was chosen not only for time efficiency and access to the survey population but also as a means of ensuring sample diversity. The semi-randomised approach, which was implemented at many times of day and on both weekdays and weekends, helped ensure that a range of respondents with unique characteristics could be represented in the survey. This method was highly effective in engaging the largest number of participants, but its effectiveness varied with weather conditions, foot-traffic flows, particular neighbourhood characteristics, etc.

Depending on the country and its specific migrant/social context, members of the research team also approached social organizations serving or formed by members of the origin country groups. Members of the research team liaised with embassies and consulates, diaspora groups, community groups, and churches for disseminating information on the survey to members of the relevant migrant communities. It had proven particularly useful to approach formal bodies such as embassies and consulates in Germany, where several individuals were forthcoming in providing lists of associations, community groups, and key contacts within certain African communities. In other countries, such as Spain, certain embassies were demonstrably unhelpful and hostile to the researchers. The process of networking with community and diaspora organisations was a slow one that often failed to bring substantial results. While many African community networks and platforms were particularly receptive to this research and were gracious in disseminating information about it across their personal and professional networks, it was difficult and time-consuming to engage individual organisations.

III.2.1 Constraints

The context in which the surveys were implemented posed a number of challenges to finding and engaging eligible participants. The countries of origin and residence chosen

for inclusion in this study did not always match the research design or each other in an optimal way. The specification in the terms of reference that proportional sampling should be conducted among all origin/residence country groups did not reflect current residency trends. Obtaining a sample of 300 individuals from each origin country and living in each residence country would have been extremely difficult. It would have been impossible in Luxembourg, for example, which is home to only approximately 230 individuals from the ten origin countries—well below the target of 300. Particular origin-country groups, such as the Beninese and Burkinabe, do not exist in particularly large numbers across any of the residence countries. It would have been more logical to aim for sample numbers that reflect overall residency trends: a sampling guideline setting a minimum sample baseline based on the proportion of the particular origin-country group to the total number of potential respondents would have been more logical.

A further challenge was in locating specific origin-country groups within the residence countries. Colonial histories, linguistic affinities, migration regimes, and geographic proximity (to name but a few) are all important factors that influence residency trends. While many of these factors exist that would increase the stock of individuals from the selected origin countries in certain of the residence countries, such factors also increase the stock of migrants *not* from one of the target groups. The number of potential respondents from any one origin group in any given residence country was often negligible against the number of migrants from other origin countries. In countries like Belgium, for instance, the former colonial relationship with the Congo has resulted in many Congolese migrants living in Belgium. Amidst the approximately 65,000¹ Congolese migrants living in Belgium, it was extremely difficult to find individuals from *any* of the origin country groups, which *collectively* amounted to just 9,000 people. Locating individuals from the target origin countries was thus a challenge for a number of reasons.

Specific problems were also encountered in several countries. Data collection in Sweden was extremely difficult because of inhospitable outdoor conditions during much of the survey implementation phase. Continuous cold weather made it challenging to engage random individuals on the street in the survey. The attitude of migrants in Sweden also posed a challenge to implementing the survey there. Whereas in many other countries migrant groups were generally receptive to the research team (even if they were not ultimately helpful), the organisations approached in Sweden expressed some antipathy to the research. The only organisation approached that did not flatly reject participation in the research collection asked for a prohibitively high participation fee. In other countries, such as Spain and Italy, reluctance to participate in the survey stemmed primarily from fear of institutional actors. The high rates of informal residence in both Spain and Italy coupled with increasingly migrant-hostile political and social environments made potential participants suspicious of the research and its implementors. High rejection rates

¹ See the Global Migrant Origin Database:
http://www.migrationdrc.org/research/typesofmigration/Global_Migrant_Origin_Database_Version_4.xls

in both countries can be at least partially attributed to a fear that the research was a cover for police identity checks, which many respondents mentioned as being a very real and legitimate threat to their functioning within the host country.

III.3 Implementation Process

Given the number of countries in which field work was conducted and the range of language competencies implementation of the survey commanded, a team of interviewers was selected. Many of the interviewers were interns from the University of Maastricht who were completing degrees at the Bachelor, Master, or Doctoral level in fields such as European Studies, Social Protection Financing and Design, and Public Policy and Human Development. All members of the survey implementation team had at least basic knowledge of the migration and development nexus, and several had themselves researched aspects of this relationship in fields such as migration and poverty reduction, remittances, and brain drain. The interviewers were further selected on the basis of language proficiency: while the majority were bilingual English-German speakers, a significant proportion also spoke French, and several other individuals spoke the remaining languages of the host countries. Several African implementers were also included on the project team, including someone who spoke Amharic. In addition to the implementers selected and trained at the University of Maastricht, a number of consultants were also hired for survey implementation in the various countries of residence.

Throughout the duration of the research, field teams were dispatched to various locations according to team member availability, schedules of potential respondents, and public events. While the duration of field visits were generally short (an average three days, enabling work to be completed over long weekends when the employed population would be most accessible), several interns and teams were deployed for longer lengths of time. The longer field visits (and return visits to countries by the same individuals or teams) enabled data collection to occur across different regions and cities in several of the countries (such as Spain, Sweden, Italy, France, and Belgium). Return visits also enabled the interviewers to establish contacts with members of the target populations, build trust with potential respondents, and target specific populations that had either been under-represented in initial visits or misrepresented by biased selection methods (such as only sampling during the work week and during working hours, when a disproportionate number of the unemployed are available).

The following chart displays the country and cities visited, the number of visits made, and the populations targeted in the country.

Figure 3.1:

| Country | # of Visits | Cities Visited |
|--------------------|-------------|--|
| Belgium | 10+* | Brussels, Liege, Antwerp, Bruges, Leuven, Turnhout |
| France | 7 | Nice, Lyon, Marseilles, Paris |
| Germany | 10+* | Berlin, Aachen, Hannover, Frankfurt, Hamburg, Cologne |
| Italy | 5 | Florence, Milan, Rome |
| Luxembourg | 2 | Luxembourg |
| The Netherlands | N/A | Amsterdam, Rotterdam, the Hague, Utrecht, Leiden |
| Spain | 4 | Barcelona, Madrid, Valencia, Alicante, Malaga, Palma (Majorca) |
| Sweden | 2 | Malmö, Moheda, Stockholm, Gothenburg |
| Switzerland | 3 | Basel, Winterthur, Zürich |
| The United Kingdom | 3 | London |

*Due to the composition of the survey team and the proximity of Maastricht to the German and Belgian borders, visits were constantly made to these countries.

Members of the research team prepared themselves for field work by first identifying ethnic neighbourhoods, shops, restaurants, and embassy districts in the cities they would visit. Once in the field, survey implementers would then visit African hair and beauty salons, restaurants, churches, markets, and similarly tailored businesses. Team members approached business proprietors as well as customers, and most were successful in finding respondents by walking through ethnic neighbourhoods and places of transit. It proved useful for members of the survey team to stand near embassies and consulates and to approach people entering and leaving specified businesses. The greatest number of

surveys was collected via a sort of snowball-effect in which a member of the survey team would be introduced to the families, friends, and acquaintances of singular respondents. Respondents often also guided members of the survey team to locations popular among migrants such as bars and cafés, public squares, ethnic neighbourhoods, etc. Members of the survey also attended African festivals and community group meetings as well as outreach and education centres.

In addition to the collection of surveys, data cleaning, and data imputation, the research team also documented their encounters with respondents to provide better insight into the survey responses. Participant observation was an important method by which qualitative data about the populations under study could be collected. Interviewers were asked to take notes about their encounters with migrants as well as the social, economic, and political climate in the countries of residence that could affect respondents' quality of life. The observations are extremely useful in providing appropriate context for statistical analysis. Desk research on the characteristics of the selected migrant groups in their host countries can likewise provide important insights that can aid interpretation of the study results. The next section provides brief histories of the migration of sub-Saharan African groups to the European countries included in this study.

IV. Country Profiles

This section provides a brief introduction into the migration trends and patterns of sub-Saharan African migrants in the ten European countries included in this study. This section is by no means exhaustive and does not provide a nuanced assessment of the patterns of migration and subsequent living conditions of the target populations. It does, however, provide preliminary insight into the economic, social, and political climate many migrants function within.

IV. 1 Belgium

Belgium has been an important destination for African migrants for many decades, particularly for groups with historical and colonial connections to Belgium (such as Rwanda and the Democratic Republic of the Congo). Since 1990 the number of registered immigrants from Africa has increased, with notable peaks occurring in 1994 and 2002. In 2002 the number of registered immigrants from Africa reached 15,000 people; until 2005 the number steadily decreased. While the number began to rise again in 2006, the number has hovered around the 15,000 mark. Within the entire foreign population resident in Belgium in 2007, those from Africa accounted for just 14.8 percent (loosely equating 16,280 people) (CGKR, 2009).

Ghanaian and Ethiopian nationals were among the top visa recipients in 2007. In that year 252 Ethiopians and 391 Ghanaians received long-term entry visas. Approximately two percent of all visa applications from Ethiopian nationals were rejected compared to 26 percent among Ghanaian nationals and 34 percent among Nigerian nationals. The majority of visa applicants from Ghana (362 people) claimed family reunification as the reason for seeking the visa. Despite the relatively small number of total visa applications from people with Ghanaian nationality, applicants with Ghanaian nationality were the fourth-largest contributors to the total number of applications filed for family reunification. Among all visa applications filed on the basis of family reunification, nearly sixty percent were from individuals with a nationality of an African country (CGKR, 2009). Immigration statistics have been disaggregated between asylum-seekers and non-asylum-seeking entrants, thus asylum numbers should be treated separately. In 2004 the total number of asylum applications lodged by Africans was 5,888 (over one-third of all asylum claims filed). Among this number were 46 Ethiopians, 7 Kenyans, 6 Ugandans, 7 Tanzanians, 18 Beninese, 20 Burkinabes, 15 Ghanaians, 177 Nigerians, and 17 Senegalese (MPI, 2009).

In addition to gauging the flows of migrants moving into Belgium, the number of residents (stocks) should also be discussed. In 2002 the total stock of Africa-born migrants was 131,310 individuals. Of that number, nearly half (over 64,000) resided in the Brussels region. Almost seventy percent of the total number of (registered) African-

born residents came from Morocco, and 9.8 percent came from the Congo. Just over 15,000 (11.6 percent) of all African-born individuals in Belgium do not come from one of the five primary countries of origin (Cameroon, Congo, Algeria, Morocco, and Tunisia), leaving little room for the populations targeted by this study (FOD, 2002). The Migration Policy Institute, drawing from Belgian federal government statistics, noted that the number of Africans living in Belgium had declined to 128,150 in 2004. Of that total number, over 2,500 were Ghanaians, 1,600 Nigerians, and 1,000 Senegalese.

IV. 2 France

Like Belgium, France's historical and colonial linkages with Africa have resulted in a robust and diverse migrant stream stemming from the continent. Much migration from Africa was initially linked to the dissolution of French control: immigration to France from sub-Saharan countries began following independence of most countries in 1960. This initial migration movement was often for work purposes and thus limited to young adult men. Once these populations began to settle in France and permanent residence rather than circular migration became the norm, an increasingly important stream of migrants began to enter the country for family reunification and formation (Tribalat, 2004). Formal restriction of labour migration began in 1974, and the circular migration of unmarried male workers from West Africa began to change as well. It was generally only after this point that the migration of women and the subsequent creation of a second generation of West African-origin migrants in France began (Trauner, 2005).

Migration to France from the francophone target populations of this study has been sizable, particularly because of shared linguistic and historical ties. Trauner (2005) states that the migration stream from sub-Sahara Africa was mostly comprised of individuals from Senegal, Mauritania, and Mali until the mid-1980s. Immigration from such former colonies was eased by the absence of residence and work permit requirements between 1955 and 1965 (Trauner, 2005). In the years following decolonisation, the migration of nationals of France's former protectorates and departments were largely considered repatriates (Tribalat, 2004). Around forty percent of France's five million immigrants had French citizenship in 2006. This is a trend explained, at least in part, by the migration of repatriates and the acquisition of nationality by *jus soli* provisions. While acquisition of nationality by country of birth was eliminated in France in 1993, the provision allowed for the acquisition of French nationality by a large number of second-generation sub-Saharan Africans whose parents had entered France in the years following decolonialisation (Laforcade, 2006).

Based on data from the Study of Family History (EHF) survey appended to the 1999 French census, Tribalat estimated that in 1999 there were approximately 679,000 sub-Saharan African (SSA)-origin individuals living in France, approximately five percent of the total resident foreign-origin population. Of that number 393,000 people were born abroad and 286,000 were first generation born in France (Tribalat, 2004). While this

number has certainly changed in the eleven years since the census, it does provide preliminary cues about the scope of the presence of African migrants in France.

The stocks of SSA-origin migrants are matched to the flows of individuals entering France. Thierry and Rogers (2002) note that in 2002, 94,317 individuals from Africa were legally admitted to France, of which 24,297 came from former French Africa. While the most significant share of all African migrants are from the Maghreb countries, a large number of migrants held the nationality of other former French African countries (including Benin, Burkina Faso, Mali, and Senegal). These figures of course come with the caution that they reflect only those migrants who entered France with legal permits; the numbers would certainly be inflated with the inclusion of undocumented migrants.

In recent years the issue of undocumented migration has become more central in the French migration debate. As Laforcade (2006) notes, a 2006 law introduced by then-Interior Minister Nicolas Sarkozy solidified the “xenophobic and nativist reflexes” (pp. 390) against African migrants by introducing reforms to immigration regulation and legislation that made aspects of legal migration and residency extremely difficult to access. The law, which has been ironically dubbed the “law of disposable immigration” by its opponents, seeks to increase migration of the highly-skilled and sectorally-desired professional workers, decrease permanent settlement of migrants and their families, incentivise return and circular migration, decrease opportunities for family reunification, and increase the risks associated with being an undocumented foreign resident. The law abolished the right to amnesty for undocumented workers who have been resident for more than ten years, and the ceiling on the number of amnesties the French state would offer was fixed for 2006 at 6000 people—a number roughly equivalent to between 0.3 and 0.15 percent of the total undocumented population (Laforcade, 2006). Within the first month after the law’s adoption, nearly 13,000 people had been deported for lacking proper documentation (Murphy, 2006²).

In addition to issues of legal residency, remittance-sending behaviours and access to formal financial services are also influenced by the position of migrants in the labour market. In a 2006 study conducted using the data from the 1999 census and EHF survey, within a sample of 814 immigrants from sub-Saharan Africa the unemployment rate was 26.7 percent among men and 30.7 percent among women. The unemployment rate of SSA-origin men was second-highest among all groups compared in the study (Portugal, Spain, Italy, Algeria, Morocco, Tunisia, Algeria, sub-Saharan Africa, Turkey, and Southeast Asia), and the unemployment rate among SSA-origin women was the highest of all groups. Further, compared to the “native French” population (i.e., individuals born in France to non-immigrant parents) individuals from SSA countries have a much higher risk of unemployment, and this risk persists across generations. Among the children of immigrants (and of mixed-heritage couples) who were born in France, the risk of unemployment is much higher than for their “native French” counterparts despite

² <http://www.migrationinformation.org/Feature/display.cfm?id=486>

familiarity with French social norms and accumulated educational capital. Such high unemployment rates would seem counter-intuitive given high naturalisation rates and proficiency in the French language: among SSA-origin immigrants, nearly one-third of all individuals who migrated to France after the age of ten and almost 65 percent of those who entered France at age ten or younger have French nationality (Meurs, Pailhé, and Simon, 2006).

IV. 3 Germany

Since the mid-1990s immigration to Germany has expanded to include more diverse countries and regions of origin; in 1995, however, migrants from African countries (including the Maghreb region from which labourers had been actively recruited) accounted for only 2.67 percent of all first-generation immigrants resident in Germany. Given this low number of African migrants, many of whom had entered the country within the previous two decades, it is hardly surprising that African-origin individuals accounted for only 1.76 percent of all second-generation migrants in 2001 (Fertig & Schmidt, 2001).

The stock number of African migrants resident in Germany has fluctuated within a limited range, peaking at just over 308,000 people in 2002 and settling at nearly 270,000 people in 2008 (Federal Statistical Office, 2010³). The information is drawn from microcensus data, federal census data, and population registers, and as such the data may not include individuals who are illegally resident or those who no longer have the nationality of the country of origin. Among OECD countries Germany has the second-highest rate of citizenship acquisition and has seen the naturalisation of 2.2 million foreign nationals between 1991 and 2000 (Docquier, Lowell, & Marfouk, 2009). This could help explain discrepancies between the reported numbers of African migrants from specific countries provided by the Federal Statistical Office and the Global Migrant Origin Database (GMOD).

While the migration of sub-Saharan Africans to Europe has often followed colonial and linguistic ties, in recent years there has been marked diversification of destination countries. Germany, which has no significant colonial ties to Africa, has recently become a preferred destination not only for North Africans such as Moroccans but also among migrants from Anglophone SSA countries (Zezeza, 2002). West African groups tend to be overrepresented in Germany: in 1993, when migration from sub-Saharan Africa was still gaining steam, there were already 74,000 West Africans registered in Germany, the majority of whom were Ghanaian and Nigerian (Grillo & Mazzucato, 2008).

Permanent residency and citizenship can certainly facilitate access to the labour market, and to that end it is important to evaluate the German model of integration. As Algan et al

³ Retrieved from <https://www-genesis.destatis.de/> (Federal Statistical Office Germany) on 7 May, 2010.

(2010) note, the regulations governing the acquisition of German nationality were until 2000 out of sync with the needs of the migrant population. As the German state did not anticipate that guest workers recruited for temporary labour would remain in Germany and raise families there, naturalisation regulations were ill-suited for the foreign-origin populations resident in Germany. Adults were required to have residency for fifteen years before they could become eligible for naturalisation, and there were no jus soli provisions in place to allow for the acquisition of German nationality for children born in Germany. As of 2000 the regulations changed so that adults resident for eight or more years could become citizens, contingent upon the passing of a multiple-choice test covering social and legal aspects of German life. The children of migrants who were born in Germany are now automatically granted German citizenship if their parents have been legally-resident in Germany for eight or more years (Algan, et al, 2010).

IV. 4 Italy

Migration from sub-Saharan African countries to Italy is a relatively recent phenomenon that has gained increasing attention in the last few decades due to concerns over border security and the entrance of undocumented migrants. Since the 1980s Italy has attracted a diversifying stream of migrants in response to demand for low-skilled labour, which North and sub-Saharan Africans have increasingly provided. While sub-Saharan Africans have certainly entered Italy via other methods, media coverage has focused on the undocumented migration of sub-Saharan Africans by sea. In 2003 over 14,000 individuals were registered as entering Italy illegally by boat. Most arrived on the island of Lampedusa, but regular arrivals are also made on the islands of Pantelleria, Linosa, and Sicily (Baldwin-Edwards, 2006). The continued public dialogue and discussion about “illegal” migrants has prompted Italy to provide regularisation and amnesty initiatives to undocumented residents. In 2006 the Italian government amnestied 517,000 undocumented workers (Laforcade, 2006); while the majority of these were not from this study's target group, many undoubtedly benefited from this regularisation process.

According to the National Institute of Statistics, over 871,000 first-generation African-origin foreigners resided in Italy in 2009. The total number of Senegalese foreign nationals was 67,000, the Nigerian community numbered 44,544, and the Ghanaian community had 42,000. Increasing numbers of migrants from former French Africa have migrated to Italy rather than France as well: in 2005 the Beninois community in Italy numbered 1,762 people, the Burkinabe community had nearly 8,000 people, and the Malian community 702 (ISTAT, 2009). These figures do not include undocumented migrants or those who have acquired Italian nationality and may thus underestimate true stock numbers. Based on OECD data from around the year 2000, it was estimated that Italy was the destination for 82,018 migrants of West African origin. Despite the growing number of sub-Saharan African who have recently begun migrating to Italy, the number of North Africans entering Italy is still far greater (de Haas, 2008c).

The welfare of sub-Saharan Africans in Italy has been largely unresearched except for among the Senegalese. Large-scale immigration of the Senegalese to Italy began in the 1980s, first among Senegalese resident in France who migrated for better economic opportunities in Italy and then later among individuals directly embarking from Senegal. The majority of Senegalese who moved to Italy, especially during the initial stages of the migration wave, were single men who migrated either for agriculture work in the south and islands (such as Sicily and Sardinia) or for work in unlicensed selling of goods on the streets in tourist destinations. The number of female Senegalese migrants is slowly growing due to family reunification, but the share of female migrants is still low: even more than two decades after migration of Senegalese to Italy peaked in 1989, women account for only ten percent of the entire Senegalese-origin population in Italy. The migration of Senegalese to Italy is highly influenced by the “paths shaped by migratory chains” (Grillo & Riccio, 2004; pp 103); ethnic membership plays a strong role in determining who migrates and to where. Most migrants from Senegal living in Italy are Wolof-speaking individuals from the Toucouleur, Serere, and Soninké ethnic groups, which largely hail from Senegal's northwestern regions (Grillo & Riccio, 2004).

While the migration of other sub-Saharan African groups has not received the same level of detailed analysis, other migrant origin groups are coming more under the scope of research bodies, particularly in the context of suppression of/intervention in illegal activities. A recent International Organisation for Migration (IOM) global report on human trafficking noted that Turin is a major destination for Nigerian women who have been trafficked for prostitution. One outreach centre reported assisting 1,250 victims, over sixty percent of whom were Nigerians (Adepoju, 2005). Nigerians and other West African migrants are also increasingly falling victim to labour exploitation in industries that rely on cheap labour to remain competitive, and large numbers of smuggle/trafficked individuals are recruited for work in Italy's shoe and garment industry (Kelly, 2005).

IV. 5 Luxembourg

Of all of the countries included in this research, Luxembourg provides the least productive grounds for implementation of the survey as it has an extremely limited African-born or remitting population. Luxembourg is known for its migration history: as a country in which over 27 percent of the resident population is not Luxembourgian (17,758 people of 493,500 in 2008), the country is well-acquainted with migration. The majority of migrants in Luxembourg are from other European countries, with significant numbers hailing from Portugal, France, and Belgium. The statistical service of Luxembourg notes that immigration has been steadily increasing since the late 1960s: from just over 6,000 new entries in 1967 to nearly 17,000 in 2007, immigration has become a much greater trend over the past forty years. The number of visas filed by Africans has followed a similar pattern. In 1967 and 1970, less than fifty visa applications were filed on behalf of Africans. That number reached an all-time high in 2004, when 841 applications were filed. The number has since fallen to 651 in 2008 (STATEC,

2009⁴). The number of asylum applications filed in Luxembourg has been likewise limited. Between 2001 and 2007 the Ministry of Foreign Affairs reported 566 asylum claims lodged on behalf of persons from the ten SSA focus countries. Of that number the majority (432) were filed on behalf of Nigerians in 2003 and 2004, at the height of the violence affecting the Niger Delta region (Ministry of Foreign Affairs, 2007⁵). This limited inward migration flow is in line with low reported stock numbers. In 2001 only 2,675 residents of African-origin were reported as living in Luxembourg, and well over half were nationals of Cape Verde.

IV. 6 The Netherlands

The migration of (sub-Saharan) Africans to the Netherlands is a relatively recent occurrence. Most sub-Saharan African migrants began to enter the Netherlands in the 1980s and 1990s. A considerable proportion of these migrants entered the country as asylum seekers, and the first SSA migrants to enter the country without seeking asylum were mostly single men in their late 20s who migrated as primary wage earners. Their timing was less than optimal: in contrast to the migrants who entered the country during the height of the labour recruitment period (in the 1960s and early 1970s), immigrants entering the Netherlands in the 1980s and 90s faced an inhospitable labour market affected by economic recession and high unemployment. These initial flows did not contribute to a particularly large population: only 150,000 people of SSA-origin were officially registered in the Netherlands in 2004, which equated roughly five percent of the total population of registered migrants. The stock number of SSA-origin migrants is the product of an interesting (and atypical) pattern of entries and exits. In 1996 less than 13,000 individuals from sub-Saharan Africa entered the Netherlands, and the number of new immigrants rose consistently until the 2001-2002 period in which 20,000 individuals entered. The number of new entries swiftly declined to a low of 9000 in 2006 and, more remarkably, the number of sub-Saharan African emigrating from the Netherlands actually exceeded the number of new entries in 2004 (Chelpi-den Hamer & Mazzucato, 2009).

The Dutch Central Bureau of Statistics (CBS) provides a more focused picture of stocks and flows of SSA-origin individuals. The number of individuals from Francophone countries entering the Netherlands has been less than 100 people per group, and this low entry number is reflected in low resident numbers. In 2009 there were 252 individuals from Mali registered in the Netherlands, 345 from Benin, 463 from Burkina Faso, and 1498 from Senegal. Next in terms of total number of entries and residents are Kenya, Tanzania, and Uganda, all of which share similar migration trends. The number of Kenyans that have immigrated to the Netherlands has steadily remained between 150 and 200 people in each year; for Tanzania the number has been below 185, and for Uganda

4

http://www.statistiques.public.lu/stat/TableViewer/tableView.aspx?ReportId=592&IF_Language=fra&MainTheme=2&FldrName=4

5 http://www.mae.lu/images/biblio/biblio-193-58_xkorc_742_6153_8181.pdf

the number has risen from 76 (in 2000) to 152 (in 2007). By 2009 the number of residents from these three origin countries were 2963 from Kenya, 1929 from Tanzania, and 1423 from Uganda. On the higher end of migration volume are Ethiopia, Nigeria, and Ghana. In the selected years between 359 and 572 Ethiopians have entered the Netherlands, with the greatest number entering in 2001. Between approximately 400 and 600 Nigerians have entered the Netherlands in the seven-year period, and between 449 and 882 Ghanians have entered, with the highest number of entries in 2005 and the lowest in 2004. The stock numbers do not fully correspond with the data reported on flows for the time period selected: despite having the lowest flows, the Ethiopian community, at nearly 11,000 strong in 2009, is the second-largest group among the target populations. In line with the consistent growth in immigration volume, the Nigeria community increased from 5180 individuals in 2000 to 9453 in 2009. The Ghanaian community is by far the largest with 19,733 people (CBS, 2010).

As mentioned previously, the migration/re-emigration patterns of sub-Saharan Africans as a broad group defies expectations. Among most of the target groups, the volume of new entries has decreased over the last few years, and the growth rate of stock populations is slowing as well. Chelphi-den Hamer and Mazzucato (2009) suspect that this particular migration pattern can potentially be explained by three factors. The first is that restrictive migration policies have actually made entry into the Netherlands so bureaucratically burdensome and the access to the labour market so difficult that immigration is being deterred and emigration made more appealing. The second reason is that the official statistics, which report legally-registered individuals, are skewed by lacking information about the irregular population of migrants. The last reason is that migration flows are changing and becoming more responsive to conditions in the host country, thus migrants who are unable to achieve their objectives in the initial host country remigrate to another destination (Chelphi-den Hamer & Mazzucato, 2009).

The Netherlands had historically accepted a proportionately higher share of asylum seekers among all third-country migrants (Kogan, 2006), and during the 1990s requests for asylum reached unprecedented levels. In 1994 over 50,000 requests for asylum were lodged in the Netherlands; the implementation of more restrictive policies for asylum requests later in the decade reduced the number significantly, and by 2003 only 13,000 requests were made. More stringent policies also saw the number of asylum request refusals increase, with nearly 22,000 refusals made in 2003 (ter Wal, 2005). While a potential refugee waits for a decision from the immigration and naturalisation office regarding the acceptance or refusal of a request, he or she had extremely limited access to basic institutions in the Netherlands. Throughout the duration of the request evaluation process, asylum seekers are provided with a monthly living stipend and barred from seeking employment. They are likewise barred from enrollment in educational programmes and Dutch language training (“...or doing any other activity that might foster their integration in Dutch society.”) (Rath, 2009; pp 678).

IV. 7 Spain

The history of migration of sub-Saharan Africans to Spain is not dissimilar to that of Italy. Population register and census data notes that in 1991 Spain was host to around 350,000 foreigners; in 2005 that number had ballooned to 3.7 million (Vila & Castro Martin, 2007). As of 2007 Africans accounted for more than a quarter of all legally-resident foreign nationals in Spain; Moroccans accounted for 75 percent of this group and now constitute the single largest group of resident foreign nationals. The number of legally-resident Africans (i.e., individuals with legitimate residence permits) has risen from 179,000 in 1998 to 433,000 in 2003 (Carling, 2007a).

The numbers of immigrants reported do not fully express recent migration movements, however, as many migrants do not have valid residence and work permits for Spain. In 2005 only two million foreign-born residents of 3.7 million had valid residence permits. The number of undocumented workers has prompted the Spanish government to conduct a number of regularisation campaigns to grant temporary residence permits to undocumented migrant workers to facilitate entrance into the formal labour market (Vila & Castro Martin, 2007). In 2006 the Spanish government regularised 690,000 people (Laforcade, 2006), but the success of regularisation campaigns are limited. Regularisation programmes require applicants to have a current/recent formal work contract. These contracts require compliance from employers, many of whom "...prefer the undocumented status of their workers, and the vulnerability that status ensures." (Calavita, 2003; pp 404). In addition to a formal work contract, applicants must also apply for work permits, which are generally valid for less than a year and must be renewed regularly (dependent, of course, on having a formal work contract). It is thus difficult for many sub-Saharan African migrants to maintain proper documentation for work in the formal economy, leading one Spanish migration scholar to dub the Spanish migration system as one of "institutionalised irregularity" (Calavita, 2003).

As with Italy, discussion of the migration of sub-Saharan Africans to Spain has been dominated by fears of mass waves of migrants illegally entering and staying in the country. Estimates substantiating the number of migrants who enter illegally are rare and, as de Haas (2008b) notes, most migrants enter the country on valid visas and subsequently overstay without renewal. Whereas less than two percent of all migrants apprehended after crossing the Strait of Gibraltar in the late 1990s were from sub-Saharan Africa, in 2003 they accounted for more than 25 percent of all apprehensions. Among arrivals to the Canary Islands, sub-Saharan Africans accounted for over 65 percent of the total migrant group in 2003 (Carling, 2007a). Since 2005 some West Africans have avoided the central Saharan migration routes altogether and chosen to embark instead from various countries on Africa's west coast to the Canary Islands. This has resulted in a record number of apprehensions in the Canary Islands, which peaked at 31,000 people in 2006 (de Haas, 2008b).

Data documenting the number of sub-Saharan Africans resident in Spain is difficult to come by due to lack of consistent registration of persons and lack of disaggregation of data by national origin. The data that is available, however, provides some insight into the migrant groups in Spain. Data from 2006 indicates that a number of this study's target groups are increasingly being represented in Spain. Over 12,000 Ghanaians, almost 14,000 Malians, 26,501 Nigerians, and 31,507 Senegalese lived in Spain in 2006 (de Haas, 2008c).

Calavita (2003) notes in a study on the marginalisation of immigrants in Spain that African migrants in both rural and urban settings and with both (temporary) legal and “illegal” residency status work in the lowest-paying, most physically difficult, and most insecure jobs. For every sector and type of job, immigrants receive wages that are well below those of their native Spanish cohorts. The government of Catalan reported that migrants were paid 18 percent less per hour in construction work than their Spanish counterparts; the discrepancy was even greater for agricultural work (in which immigrants received 21 percent less), industry (forty percent less), and the service sector (fifty percent less). These wage gaps manifest themselves in a much lower average monthly income, which Catholic advocacy group Caritas had estimated at less than \$360 for nearly 80 percent of immigrants in 1996 (Calavita, 2003). Despite these wage discrepancies, Amuedo-Dorantes and de la Rica (2007) find that African immigrants are only eight percent less likely to be employed than their native Spanish counterparts, which the authors speculate may be due to immigrants' pursuit for work as a primary motive for migrating coupled with greater wage differentials between Spain and the countries of origin. African workers still have extremely limited upward occupational mobility due to limited skill transferability, lack of Spanish-language proficiency, and discrimination in the labour market, however (Amuedo-Dorantes & de la Rica, 2007).

The economic uncertainty SSA migrants face in Spain is tied to legal status and residency. Permanent legal residence can be gained either through the acquisition of citizenship (via *jus sanguinis* provisions and not through *jus soli*—which effectively confers parents' legal status to their children, regardless of country of birth) or through naturalisation procedures, which require uninterrupted legal residency of six years or more. Attaining a continuous, six-year record of work and residency permits make it extremely difficult for migrants to become naturalised, which makes regularisation programmes particularly valuable (Calavita, 2003).

IV. 8 Sweden

Of the host countries targeted for inclusion in this study, Sweden is the most divergent in terms of migration trends and history. Unlike the other countries profiled in this section Sweden has been a net immigration country for the last 80 years, but it was not until the 1970s that non-European immigration began to increase. The flow of migrants from Africa in general (and sub-Saharan Africa in specific) was extremely limited until the late

1990s, however, as evidenced by the fact that only 470 male second-generation African migrants were registered in Sweden in 2006 (Hammarstedt & Palme, 2006). Notable exceptions did occur: because of hospitable refugee policies and agreements, Sweden had become host to a large number of Ethiopians by the early 1990s. The robust community included more than 13,000 people in 1993 (Zezele, 2002).

Yearly entries of Africans into Sweden is limited, especially among individuals from former French Africa. The largest numbers of Africans entering the country are from Ethiopia, Nigeria, Ghana, Kenya, and Uganda. The low numbers of new entrants is mirrored by relatively small population stocks. The largest target-group population resident in Sweden is Ethiopians with just over 13,000 people. The second-largest community is from Uganda with 2853 people; Nigeria has the third largest population of 2639 people. The population of the francophone groups has remained low throughout the last decade: in 2000 the Beninese community was comprised of just 22 individuals, and by 2009 it had increased threefold to 66. The number of migrants from Burkina Faso is similarly low, starting off with 34 people in 2000 and ending with 65 in 2009 (SCB/Statistics Sweden, 2010).

Several recent studies have investigated the labour market position of migrants in Sweden. A 2006 comparative study of the economic integration of recent immigrants in the European Union found that recent male immigrants from third countries had more than a five-fold unemployment risk compared to members of the native Swedish cohort (Kogan, 2006). Another study in the same year on intergenerational labour market mobility found that African-origin first-generation migrants earned an average of twenty to 25 percent less than natives; the wage gap widens for members of the second generation, who on average earn between 22 and 36 percent less than their Swedish contemporaries. As may be expected given lower wage rates and higher risk of unemployment, more members of the second-generation migrant group with fathers originating from Africa access social services than members of the native population (Hammarstedt & Palme, 2006).

IV. 9 Switzerland

Switzerland's history of migration trends and patterns are fairly unique among the studied countries. Switzerland has one of the highest percentages of foreign-born individuals to total population and is second only to Luxembourg in the OECD in this regard. With 1.7 million foreign-born residents and 1.5 million foreign nationals, nearly a quarter of Switzerland's total 2006 population was comprised of migrants (Münz, 2008). The current foreign-origin population largely stems from worker recruitment during the period of labour shortages in the 1950s and 1960s. Unlike in many other European countries where the recruitment of migrant labourers occurred without the development of residence regimes to control future migration, Switzerland developed immigration law early on that distinguished among several types of migrants. The law differentiated

seasonal workers from workers with annual permits, and permanent migrants were treated as an entirely separate group. Permits from the first category could be “upgraded” to an annual permit following the regular return of seasonal workers to Switzerland, and annual permit-holders would be eligible for permanent residency after five years of continued residence in Switzerland. The rights afforded to each category of permit holder varied: whereas annual permit holders had the right to free movement within Switzerland and to move their families with them, seasonal workers were constrained to certain locales and were not allowed to bring family (Bauer & Riphahn, 2004). While the migration stream has since diversified to include a large number of individuals entering on the basis of family reunification or formation (which constituted fifty percent of all new entries in 2004), labour migration still accounts for a large portion of all new entries: in 2004 40 percent of all entry visas and residence permits were granted for work purposes (Münz, 2008). The flow of migrants entering Switzerland on the basis of seeking asylum is limited and has never accounted for a great volume of total applications despite intermittent spikes in applications over the last two decades. The number of applicants peaked in 2003 with 133,000, which accounted for 6.5 percent of the entire foreign-origin population (Bischoff *et. al.*, 2009).

Ascertaining the number of sub-Saharan Africans who enter Switzerland on a yearly basis is difficult because the Federal Office for Migration (FOM) does not provide statistics disaggregated by country of origin or, in most cases, even by region of origin. Stocks are somewhat easier to determine. The FOM reported that by the end of 2009 approximately three percent (52,672 people) of all foreign permanent residents were Africans (FOM, 2010). As of 2000 Switzerland was the tenth-most popular destination for West African-born migrants entering the OECD with over 12,000 individuals (or one percent of the total West African population in the OECD area) resident in the country (de Haas, 2008b). In 2009, when over 16,000 asylum applications were filed, almost forty percent of all processed applications were from sub-Saharan African-origin individuals. A total of 1786 applicants were filed by Nigerians, making Nigeria the top origin of asylum seekers. Of all asylum requests handled in 2009, only 16.3 percent were approved (FOM, 2010). Low numbers of approvals and increasingly restrictive entry requirements may reflect rising political tensions surrounding the issue of migration.

The director of the Federal Office for Migration Alard du Bois-Reymond, who was appointed in January 2010, has publicly stated that Nigerians are Switzerland's biggest migration problem. Mr. du Bois-Reymond went so far as to state that the majority of Nigerian asylum applicants are involved in drug trafficking and pretty crime, and that “these people aren't coming to Switzerland as refugees, but to make money.”⁶ He also

⁶ Mr. du Bois-Reymond's comments arose in discussions with Swiss-German media in early April 2010. He had been discussing the FOM's establishment of a special task force that will bring together federal and cantonal divisions to combat criminality among Nigerians. See http://www.nzz.ch/nachrichten/startseite/asyl-chef_geht_gegen_kriminelle_nigerianer_vor_1.5416841.html for the original German-language article.

noted that 99.5 percent of Nigerian applicants will not be allowed to stay in Switzerland (Hauptli & Schmid, 2010). Regardless of whether this reflects a statistical trend or merely hard-line migration rhetoric, such statements have brought to the fore Switzerland's growing discomfort with diversifying migration streams.

Public perception and policy are strongly linked in Switzerland. The country distinguishes between two types of immigrants when determining labour market access: EU/EFTA nationals, who enjoy extensive access to the labour market, and third-country nationals, who are subject to considerable restrictions to the labour market. Third-country nationals may only be selected to receive a work permit if no suitable Swiss or EU/EFTA national can be found to perform the job for which the permit is required, and the Swiss government establishes a fixed work permit quota every year. Work permits are restricted to “qualified” workers (those with documented education and professional certification), executives, and specialists. This system rewards highly-skilled and specialist applicants disproportionately: 80 percent of all third-country nationals admitted in 2009 had tertiary-level qualifications, and the largest number of work and residence permits were granted to specialists in information technology, mechanical and electrical engineering, and the pharmaceutical industry. Fewer work and residence permits were issued to third-country nationals in the past few years, and in 2009—when only 10,524 short-stay and residence permits were issued to third-country nationals—fully a third of all permits were issued to service providers from the EU/EFTA region who were not covered by Swiss-EU bilateral migration provisions (FOM, 2010).

IV. 10 The United Kingdom

The United Kingdom is a country defined by contemporary immigration, and its position in relation to sub-Saharan African populations is unique among the countries included in this study. The United Kingdom is home to the largest population of the groups under study as well as the largest single group of any target origin country. The initial significant flows of African-origin migrants entered the UK between 1964 and 1975, but the population was relatively small compared to migrant groups from former colonial nations. In 2000 the African immigrant population in UK accounted for .6 percent of the total population (up from .3 percent in 1979). The median age of African migrants was 35, the median age of entry to the UK was 24, and the median number of years resident in the UK was nine. Approximately 14 percent of the African-origin population entered the UK before the age of 15, and among men only nine percent of the entire population had no educational qualifications or degrees (the number was slightly higher among women at 17 percent, but this is still lower than the percentage of white, UK-born women with no educational qualifications). An overwhelming 73 percent of the total African-origin population lived in London in 2000, which is unsurprising considering that despite housing only nine percent of the total UK population, London is home to 40 percent of all immigrants and 45 percent of all British-born ethnic minorities (Dustmann, Fabbri, Preston, & Wadsworth, 2003).

Author de Haas notes that according to the 2001 census, the United Kingdom was host to a wide mix of African-origin, foreign-born residents. The populations of Beninese and Burkinabes was relatively small, with 239 individuals registered for the former and 99 for the latter. The other francophone groups, Mali and Senegal, were similarly limited with only 121 registered Malians and 723 Senegalese. The anglophone (or anglophone-oriented) migrant origin groups, as could be expected, were significantly larger with 56,112 registered Ghanians and 88,378 Nigerians. Over the past 15 years the UK has become an increasingly important destination for migrants from West Africa—about 25 percent of all registered West African migrants in the EU now reside in the UK. Between 1991 and 2004, 30,495 Ghanians entered the UK; by 2004 almost 56,000 Nigerians had immigrated, and immigration from the main origin countries in West Africa (Ghana, Nigeria, and Sierra Leone) amounted to around 10,000 new entries each year (de Haas, 2008b).

In contrast with many other European countries, the UK had adopted a multicultural approach characterised not by forced assimilation but accommodation to the end of ensuring equality of outcomes. This integration approach was manifested in the adoption of anti-discrimination legislation and exemption from certain laws and practises on the basis of religious prohibition, but recently the government has instituted a number of policy changes to correct perceived failures of this approach to appropriately encourage societal participation of immigrants. These changes included, among other things, a new type of naturalisation test that requires immigrants to demonstrate knowledge of language, culture, and history (Algan, et al, 2010).

A 2010 analysis of first and second-generation immigrants in the labour market found that the black African population in the UK outperformed the native British in terms of educational attainment. It was found that among the sampled first-generation men (ranging in age from 16 to 64), the age of leaving full-time education was higher than the native British by nearly 2.6 years; while this had dropped to 1.9 years for second-generation men, this difference is the highest among all populations. For both first and second-generation black African women, the age of leaving education was also higher than that of native women by .93 years and 1.47 years, respectively. In terms of earnings and when controlling for education, black Africans of both genders and generations earn substantially less than their native British counterparts. While the wage gap between African immigrants and the native British does narrow for men of the second generation, the opposite is true for second-generation women. The findings further confirm those of the 2006 study by revealing that black Africans have a lower probability of being employed than their British contemporaries, by almost 25 percent among first-generation men and women alike. While this probability shrinks among the second-generation, significant differences persist with men having a 16 percent less chance of being employed and women a 13 percent chance (Dustmann & Theodoropoulos, 2010). The United Kingdom is home to a large portion of the highly-skilled African diaspora, but

this is not to say that the highly-skilled are necessarily employed in sectors that match their educational or skill levels. A recent assessment of migrant labourers in London found that over 75 percent of the surveyed workforce cleaning London's Underground were black Africans, with a majority coming from Nigeria and Ghana (May, et al, 2007).

This brief canvassing of migration trends and characteristics will help orient the study results against the appropriate backdrop. The next section will detail the results of the survey, participant observations, and desk research on a country-by-country basis.

V. Survey Results

V.1 Background Information

The first module of the survey collected basic background information about respondents to establish the demographic features of the sample population. The first question in the survey asked the respondent for his/her country of origin (or country to which he or she remits, to allow inclusion of second-generation remitters) and his/her country of residence. *Figure 4.1* below displays the results by both country of origin and residence⁷.

Figure 4.1

| | | Countries of Origin and Residence | | | | | | | | | | |
|----------------|--------------|-----------------------------------|---------------|---------------|---------------|--------------|---------------|---------------|--------------|--------------|-------------|---------------|
| | Benin | Burkina Faso | Ethiopia | Ghana | Kenya | Mali | Nigeria | Senegal | Tanzania | Uganda | TOTAL | PERCENT |
| Belgium | 26 | 22 | 17 | 32 | 26 | 29 | 49 | 43 | 16 | 14 | 274 | 9.10% |
| France | 134 | 18 | 11 | 13 | 14 | 34 | 28 | 68 | 3 | 3 | 326 | 10.83% |
| Germany | 12 | 11 | 75 | 93 | 68 | 19 | 116 | 23 | 26 | 20 | 463 | 15.38% |
| Italy | 3 | 24 | 16 | 95 | 11 | 2 | 32 | 57 | 2 | 3 | 245 | 8.13% |
| Luxembourg | 6 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 8 | .26% |
| Netherlands | 5 | 11 | 97 | 203 | 58 | 7 | 111 | 27 | 44 | 39 | 602 | 20% |
| UK | 1 | 2 | 43 | 94 | 73 | 12 | 95 | 7 | 20 | 27 | 374 | 12.42% |
| Spain | 2 | 4 | 2 | 24 | 7 | 47 | 71 | 209 | 4 | 0 | 370 | 12.29% |
| Switzerland | 6 | 3 | 42 | 39 | 54 | 7 | 79 | 29 | 9 | 12 | 280 | 9.3% |
| Sweden | 0 | 1 | 26 | 8 | 6 | 0 | 9 | 3 | 6 | 9 | 68 | 2.25% |
| TOTAL | 195 | 96 | 329 | 601 | 317 | 157 | 592 | 466 | 130 | 127 | 3010 | 100% |
| PERCENT | 6.47% | 3.18% | 10.93% | 19.96% | 10.53% | 5.21% | 19.67% | 15.48% | 4.31% | 4.21% | 100% | |

⁷ Figure 4.1 represents only those respondents who originate from/reside in one of the countries specified by this project. Approximately 70 respondents who did not fit these country criteria completed the survey, but their answers have been omitted.

The distribution of the sample population within the select countries of origin (COO) and countries of residence (COR), while uneven among groups, often reflects current residency trends. While certain COR did not receive as wide coverage as others, it can be seen within COR with large numbers that the residency patterns of sample populations from different COO differs widely. In France, as may be expected, fewer Anglophone groups participated in the survey; in the Netherlands the sample population was largely Anglophone and primarily from the COO that have better-established communities in the Netherlands. Spain is home to a large number of Senegalese and Nigerians, many of whom are recent labour migrants.

While the sample is not evenly split among groups, it closely mirrors current residency patterns. The Global Migrant Origin Database provides estimates of the number of individuals from the select COO living in the specified COR (*figure 4.2*). While the database provides estimates from a variety of sources and at varying time periods, it does provide initial into expected population sizes. The samples obtained by the survey closely match the distribution of population expected by the database, with some undersampling among Kenyans, Ethiopians, and Ugandans and oversampling of Ghanaians. The proportion of each COO group in the survey more closely matches real residency patterns than the sampling scheme suggested by the terms of reference (300 individuals in each COR).

Figure 4.2:

| | BE | FR | DE | I | LU | NL | ES | SW | CHE | UK | Total | As % of Total (COR) |
|----------------------------|-------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------------|
| Benin | 423 | 12821 | 7496 | 871 | 12 | 119 | 155 | 25 | 296 | 819 | 23037 | 2.57% |
| Burkina Faso | 402 | 5000 | 13857 | 3214 | 8 | 207 | 223 | 44 | 386 | 1418 | 24759 | 2.77% |
| Ethiopia | 1022 | 3715 | 9542 | 6310 | 24 | 7592 | 333 | 11281 | 1972 | 8122 | 49913 | 5.58% |
| Ghana | 2689 | 4681 | 21758 | 2282 | 23 | 11021 | 3189 | 1189 | 2009 | 57172 | 106013 | 11.86% |
| Kenya | 630 | 999 | 24548 | 1107 | 35 | 1880 | 529 | 1455 | 2253 | 130287 | 163723 | 18.32% |
| Mali | 305 | 43025 | 21591 | 376 | 10 | 115 | 3273 | 60 | 489 | 1729 | 70973 | 7.94% |
| Nigeria | 1514 | 2742 | 30273 | 22972 | 29 | 4093 | 8992 | 932 | 2024 | 89580 | 163151 | 18.25% |
| Senegal | 1458 | 87839 | 25413 | 45944 | 68 | 646 | 11391 | 291 | 1506 | 1369 | 175925 | 19.68% |
| Tanzania | 291 | 614 | 7587 | 744 | 4 | 1180 | 146 | 1012 | 730 | 32943 | 45251 | 5.06% |
| Uganda | 278 | 394 | 10375 | 476 | 15 | 673 | 51 | 2455 | 619 | 55463 | 70799 | 7.92% |
| Total | 9012 | 161830 | 172440 | 84296 | 228 | 27526 | 28282 | 18744 | 12284 | 378902 | 893544 | 100% |
| As % of Total (COR) | 1% | 18.11% | 19.29% | 9.4% | <1% | 3.08% | 3.16% | 2.09% | 1.37% | 42.4% | 100% | |

Note: Own figure derived from Global Migrant Origin Database numbers⁸

The composition of the sample group resident in each of the COR has clear implications for the development of an appropriate financial tool or service to meet the needs unique to each transfer corridor. Individuals from the select COO differ in many of their characteristics: as will be discussed later, features such as income, education level, legal status, and knowledge about financial services can vary widely among the members of the sample. The residency situation of each group should be considered carefully during the product development stage, as unique country contexts and migration patterns may introduce specific constraints or benefits to the use of any given product.

The survey further asked for the respondent's age and gender. In both dimensions the distribution of answers was fairly consistent across countries⁹. In terms of age the greatest proportion of respondents (40.64%) fell into the 31-40 age category; the number of respondents under 18 (who sent remittances) was negligible, and the next smallest proportion of respondents (27.48%) was older than 40. The age distribution indicates that the sample was largely part of the prime working age population. *Figure 4.4* displays the gender composition of the sample. **Over one-third (35.3%) of the total sample was female.** The gender distribution was somewhat more divergent among COR, with the highest proportion of women in Sweden (at 43% of the sample) and the lowest in Italy (at 21% of the population).

Figure 4.3:

| Age | | | | | |
|---------|-------|--------|--------|--------|---------|
| | <18 | 18-30 | 31-40 | >40 | Total |
| TOTAL | 24 | 920 | 1204 | 814 | 2962 |
| PERCENT | 0.81% | 31.06% | 40.64% | 27.48% | 100.00% |

Figure 4.4:

| Gender | | | |
|---------|--------|--------|-------|
| | Male | Female | Total |
| TOTAL | 1935 | 1056 | 2991 |
| PERCENT | 64.69% | 35.30% | 100% |

The age distribution shows that the majority of the sample population is within prime working age, and the number of individuals under the age of 40 also indicates that the capacity of the sample to contribute to the labour market over a longer time period is great.

⁸ <http://www.migrationdrc.org/research/typesofmigration/global_migrant_origin_database.html> Accessed February 2011.

⁹ For all questions, individual country results rather than European aggregates can be observed in the *Annex*.

The age composition of the sample can suggest a few features for the development of a financial product or service. As over two-thirds of the sample is over the age of 30, **it may be necessary to consider the necessity to include appropriate training programmes to accompany any financial product or service involving relatively recent technologies such as internet banking or transfer.** On the same token, the age composition can indicate that **the population has widespread access to technologies (such as mobile phones) that would facilitate remittance transfer through alternate services.** The fact that the majority of the population is within working age could also indicate the **value of coupling financial products with existing services.** In particular COR included in this study, such as the Netherlands, income from legal work is almost always received via direct bank transfer. This indicates that in certain countries, formal employment and the use of financial services are highly correlated. This level of familiarity could be advantageous to the adoption of savings schemes, particularly if such schemes can be linked from the bank used in the COR to the saving institution utilised in the COO.

The gender composition of the sample suggests the difficulty that can be faced in engaging women from the selected COO. The larger number of males represented in the sample can be due to many factors: a larger proportion of male migrants living in selected CORs, presence of more men than women in the public spaces visited by the survey implementers, greater willingness or comfort among men than women to answer private questions, etc. While it is beyond the scope of this study to identify the underlying gender dynamics within the sample population, it can be noted that several of the survey implementers reported difficulty in engaging women in the survey. Many women refused participation on the grounds that they found the questions too invasive, and some others reported discomfort with questions relating to income and finance because their husbands wanted control over finances. It can be speculated that this is related to power dynamics within households, cultural norms regarding the management of finance, and the role of women in acting as “gatekeepers” of the household's affairs. **The low level of engagement among women points to the need to explicitly identify the needs of women while also recognising the cultural norms and standards that influence their participation or inclusion in financial services. Financial tools should be tailored to the particular constraints faced by women.**

In addition to gathering information on age and gender, the survey collected information on the educational attainment of respondents. Figure 4.5 below displays the highest level of education completed.

Figure 4.5:

Highest level of education obtained

| | No formal education | Primary school | Secondary school | Tertiary education | Post graduate education | Total |
|-------------------|---------------------|----------------|------------------|--------------------|-------------------------|-------------|
| Total | 52 | 404 | 1100 | 917 | 470 | 2943 |
| Percentage | 1.76% | 13.72% | 37.37% | 31.15% | 15.97% | 100% |

The greatest proportion of the population had completed at least secondary education (i.e., high school education), and a significant proportion (over 31%) had completed some form of tertiary education (including bachelor's education and higher vocational training). Nearly 16% had completed post-graduate education such as a master's or doctorate education, which is more than the number who had completed only primary school (nearly 14%). Only 1.76% of the sample had no formal education. While there is generally limited variation in educational attainment across COR, two exceptions should be noted. Spain featured the lowest number of highly-educated individuals and the highest number of respondents with only primary school education or lower (38% of the sample). The Netherlands had the highest number of respondents who had completed post-graduate education, with nearly one-quarter of the population indicating this response. Country breakdowns can be seen in the *Annex*.

The educational attainment of the population may reflect general residency and migration trends. The Netherlands features a significant number of individuals who immigrated for the purpose of following higher education. Many migrants in Spain migrated for work, and many work in low-skilled jobs that do not necessarily reward education. The overall educational profiles of respondents shows that most individuals have had at least basic compulsory education, but the majority have not pursued higher education. While this does not automatically imply limited capacity to understand financial concepts, it may indicate that some form of basic financial training would be helpful in ensuring usage of the developed financial product.

The survey further collected data on average yearly income of respondents, the results of which are summarised in *figure 4.6*. Across all COR the greatest proportion of respondents (nearly 44%) earned less than €15,000 annually. Over one-third of the population earned between €15,000 and €30,000, and 14.77 percent of the population earned between €30,000 and €50,000. Just over five

percent of all respondents earned more than €50,000 a year. The income distribution was fairly normal across countries, with Spain serving as a notable exception with 86 percent of the population earning below €15,000 annually.

Figure 4.6:

| | | Range of yearly income | | | | | | |
|-------------------|--|------------------------|----------------|----------------|----------------|-----------------|--------------|-------------|
| | | <€15000 | €15,000-30,000 | €30,000-50,000 | €50,000-70,000 | €70,000-100,000 | >€100,000 | Total |
| Total | | 1292 | 1047 | 434 | 105 | 37 | 22 | 2937 |
| Percentage | | 43.99% | 35.64% | 14.77% | 3.57% | 1.25% | 0.74% | 100% |

Income distribution has clear implications for the usage and development of financial products and services. *The relatively low annual income of most respondents may indicate limited disposable income and limited capital that can be set aside for savings.* While all of the respondents included in the survey send home remittances, specific savings schemes and instruments may not be valued by respondents because of the perception that savings are unproductive and/or unfeasible considering current income levels and the use of income to meet immediate needs. *Coupling savings initiatives with remittances would be possible if features such as minimum account balances took into account low annual incomes and proportionately low savings opportunities.*

Understanding the sources of income can also be important. Figure 4.7 below, which represents information gathered from a select sub-sample of the population, provides an overview of income sources. The majority of respondents (62%) receive their income from paid employment, and only around ten percent of the sample receives social benefits. A small portion of the population (1.6%) receives rent from property, and less than five percent receive income from investments.

Figure 4.7:

| | | Sources of Income* | | | | | | | |
|----------------|--|--------------------|-----------------|--------------------|---------------------|--------------|--------------|---------------|----------------|
| | | paid employment | Social benefits | personal transfers | rents from property | investments | pension | Other | Total |
| TOTAL | | 1824 | 308 | 279 | 47 | 143 | 13 | 327 | 2941 |
| PERCENT | | 62.02% | 10.47% | 9.49% | 1.60% | 4.86% | 0.44% | 11.12% | 100.00% |

V.2 Migration History

Respondents' migration histories greatly affect use of and access to (formal) financial services. Residency status in particular has an important role in determining access. As can be observed from *Figure 4.8*, the majority of respondents reported holding some form of legal residency, either through holding citizenship of the COR or by having a residence permit. It should be cautioned that due to the sensitive nature of this question, some inaccuracy of results should be assumed, and there may have been biases with regard to those people who were willing to answer the question.

Figure 4.8:

| | Current residency status | | | Total |
|-------------------|--------------------------|---------------|--------------|----------------|
| | Citizen | Permit | Undocumented | |
| Belgium | 88 | 158 | 20 | 266 |
| France | 159 | 146 | 11 | 316 |
| Germany | 159 | 297 | 9 | 465 |
| Italy | 26 | 200 | 17 | 243 |
| Luxembourg | 3 | 5 | 0 | 8 |
| Netherlands | 228 | 349 | 19 | 596 |
| UK | 148 | 213 | 12 | 373 |
| Spain | 26 | 242 | 98 | 366 |
| Switzerland | 104 | 168 | 8 | 280 |
| Sweden | 29 | 38 | 2 | 69 |
| Total | 970 | 1816 | 196 | 2982 |
| Percentage | 32.53% | 60.90% | 6.57% | 100.00% |

Across all countries over one-third of the sample reported holding citizenship of the COR, but the results varied widely across countries, with Italy and Spain featuring the smallest proportion of citizens (at 10% and just over 7%, respectively) and France featuring the greatest proportion of citizens (at over 50% of the sample). Over sixty percent of the total sample reported possession of a permit, and just 6.57 percent reported not possessing a valid document for residency. While this is a low average figure, Spain once more stands out: nearly 27 percent of respondents reported not holding legal residency. Germany features the lowest proportion of undocumented residents with only 1.9 percent of the sample reporting this answer.

Given increasingly stricter financial regulations requiring identification of users, possessing valid residency is pivotal to using formal financial services. While most European financial institutions have adopted fairly stringent “know your customer” approaches to combat money laundering and terrorist financing, the documentation requirements of users can be identified as uniquely prohibitive to the use of financial

services to certain segments of the population. Many banks require foreign nationals to provide a valid residency permit before a bank account can be opened, and many formal money transfer operators, while not requiring proof of legal residence, many require other forms of documentation that the remittance sender (or recipient) may not possess or be comfortable providing. As will be discussed later, many survey respondents noted that they were unhappy with the current remittance services they use because of documentation requirements. *When designing financial services to meet the needs of individuals transferring money through the specified country of origin/country of residence corridors, documentation requirements should be carefully considered so as not to systematically exclude users from the formal financial system.* The use of certain financial products may be linked: if an individual possesses a bank account and bank card, he/she may be able to build up a credit history that will then help him/her qualify for other financial products such as a mortgage or credit for a small enterprise. *Given this potential linkage among products, it is crucial to engage members of the target populations in basic financial services regardless of residency status.*

Other aspects of an individual's migration history can also play a role in the financial services or products developed. The duration of residency can help predict familiarity with the financial system in the COR. *Figure 4.9* provides an overview of residency duration.

Figure 4.9:

| | Years of Residence* | | | | | Total |
|----------------|---------------------|---------------|---------------|---------------|---------------|----------------|
| | 1 or less | 1.1-5.9 | 6.0-10.9 | 11.0-20.0 | <20 years | |
| Belgium | 16 | 33 | 24 | 42 | 10 | 125 |
| France | 10 | 63 | 75 | 73 | 44 | 265 |
| Germany | 11 | 73 | 62 | 142 | 76 | 364 |
| Italy | 7 | 58 | 106 | 56 | 5 | 232 |
| Luxembourg | 1 | 2 | 3 | 0 | 0 | 6 |
| Netherlands | 50 | 92 | 63 | 100 | 38 | 343 |
| UK | 3 | 60 | 72 | 112 | 102 | 349 |
| Spain | 7 | 134 | 135 | 72 | 3 | 351 |
| Switzerland | 3 | 55 | 70 | 94 | 45 | 267 |
| Sweden | 9 | 30 | 8 | 15 | 5 | 67 |
| TOTAL | 117 | 600 | 618 | 706 | 328 | 2369 |
| PERCENT | 4.92% | 25.28% | 26.17% | 29.83% | 13.80% | 100.00% |

*This question appeared only in the first version of the survey and does not represent answers of the entire sample pool.

Across all COR the sample was split fairly evenly among the three duration categories of 1.1-5.9 years, 6-10.9 years, and 11-20 years, with each representing over one-quarter of the sample. The largest proportion of respondents (29.83) had been resident for 11-20 years, and the smallest proportion (4.92%) had been resident for one year or less. The distribution of residency categories is fairly even across countries, with the exception of the over 20-years category. Nearly one-third of respondents from the United Kingdom

reported having residency for over twenty years, over twenty percent of respondents from Germany reported the same, and 16.6 percent of respondents from France also held long-term residence. Only three respondents (less than one percent of the sample) from Spain reported residency over twenty years, and just over one percent of respondents from the Netherlands had been resident for over twenty years.

Years of residency reflects larger migration trends. In countries like the Italy and Spain that have become net immigration countries only very recently, the low number of long-term residents is predictable. Long-term residence in countries like France and the United Kingdom that have had colonial ties with countries in sub-Sahara Africa is similarly logical. *Recent migration trends and policy regimes have begun to change the type of migrants attracted to the selected COR, however, and financial products developed for the migrant user base will need to accommodate such trends.* While much student and labour migration is envisioned as short-term, the intentions and purposes of stay change for migrants the longer they stay and develop ties in the host country. Financial products need to be designed to meet such evolving needs, particularly when those needs parallel a changing relationship of the migrant to the host society.

In addition to years of residency, several other features can impact how well migrants can access and use financial services in the country of residence. Language proficiency is a particularly important factor, especially when evaluating the degree to which an individual can access, understand, and question financial arrangements. *Figure 4.10* displays respondents' assessments of proficiency in the language of the COR:

Figure 4.10:
Proficiency in language of residence country

| | Proficient | Not proficient | Total |
|----------------|---------------|----------------|----------------|
| TOTAL | 2002 | 375 | 2377 |
| PERCENT | 84.23% | 15.77% | 100.00% |

In self-evaluation of language skill, the vast majority of respondents (over 84%) felt that they were proficient in the use of the host country language. Among the 15.77 percent who did not feel proficient in language use, the highest proportion resided in the Netherlands (where over one-third of respondents did not feel proficient). While the overall number of individuals who rate themselves as not proficient in use of the COR language is relatively small, language was cited several times in open-ended questions that asked about what would make it easier to send money back home and what financial training individuals would like. For both questions several respondents noted that better command of the COR language would make it easier for them to use financial services. One respondent noted: “I have difficulties with the language, and sometimes I have troubles reading the bills.” Another stated: “I still have troubles to understand the details of my wage statement when I get paid at the end of the month.” *The level of specificity of language used for financial products and services can be challenging for non-native speakers, particularly when certain financial concepts are not known or not often*

communicated about in the native language. To this end it is pivotal for any financial product developed for the specified communities to be accompanied by clear description and instruction provided in easily-accessible language.

While language is an important aspect of how embedded a migrant can become in the formal institutions of the COR, the connections migrants maintain with their countries of origin are equally important to the contributions they can make to development processes. A migrant can transmit the various type of capital he or she accumulates through a variety of channels, just one of which is return. When a migrant returns to his/her home country, even if only for a short while, the migrant is able to transmit social capital (in the forms of norms, values, and knowledge) acquired in the COR to people in the COO as well as physical capital (money and goods). When asked how often he/she had returned home in the past year (*Figure 4.11*) and in the past three years (*Figure 4.12*), respondents answered in the following ways:

| <i>Figure 4.11:</i> Number of visits made to country of origin in last year | | | | | |
|--|---------------|---------------|--------------|--------------|----------------|
| | 0 | 1-2 | 3-5 | >5 | Total |
| TOTAL | 1382 | 903 | 97 | 36 | 2418 |
| % | 57.17% | 37.30% | 4.04% | 1.48% | 100.00% |
| <i>Figure 4.12*:</i> Number of visits made to country of origin in last 3 years | | | | | |
| | 0 | 1-2 | 3-5 | >5 | Total |
| Total | 178 | 238 | 92 | 26 | 534 |
| Percent | 33% | 45% | 17% | 5% | 100% |

**Figure 4.12 represents only a select sample of respondents who had completed the second version of the survey*

Across all countries more than half (57%) of the sample had not returned at all in the last year, but a significant portion (37%) had returned once or twice. A small portion of respondents returned three or more times in a 12-month period, with just 6 percent indicating so. Over a three-year period rates of return increased slightly, with 45 percent of the sample making at least one visit home. While it could be anticipated that the likelihood of return visits is correlated to residency duration, legal status, and geographic proximity between home and host country, there was surprisingly little variation between and among COR populations regardless of how divergent they are in other migration trends.

As over one-third of the sample has returned to the country of origin at least once in the past year, the number of individuals who could potentially bring valuable investment capital back to the COO is large. While many migrants returning for short visits may not bring money with them with the explicit purpose of making an investment, migrants invariably spend money in the local economy that would not necessarily be spent there

otherwise. *A financial product could thus be developed that helps harness this potential expenditure in more productive ventures.*

A similar way to assess the connection that is sustained between migrants abroad and their families, friends, and communities in the country of origin is through the number of phone calls made from migrants to the COO each month. *Figure 4.13* below shows the average numbers of phone calls respondents make to their COO per month. Nearly half of all respondents talked to someone in the home country between once and five times each month (often four times, or once per week), while 17 percent called between six and ten times (often eight times, or twice per week). Only a small proportion (7%) did not communicate with someone in the COO by phone each month. While Spain once again distinguished itself as having the highest amount of individuals in this category (with over 17 percent not calling the COO each month), very little variation could be observed among countries.

Figure 4.13:

| Number of phone calls per month to country of origin | | | | | | |
|--|--------------|---------------|---------------|---------------|---------------|----------------|
| | 0 | 1-5 times | 6-10 times | 11-20 times | >20 | Total |
| Total | 201 | 1460 | 505 | 437 | 359 | 2962 |
| Percentage | 6.79% | 49.29% | 17.05% | 14.75% | 12.12% | 100.00% |

The number of times by which respondents communicate with individuals in the COO by phone does not preclude communication by other means, but it is a good proxy for the degree to which migrants are still involved in the affairs of their families and communities who have remained in the origin country. That over 93 percent of the sample contacted their home country by phone at least once a month (and generally more) is indicative that migrants maintain some relationship with their former countries of residence.

V.3 Financial services uses and needs

The information collected in the first two modules of the survey was collected to properly orient information collected from the third module in the appropriate context. The third module constituted the most substantial and elaborate module in the survey as it collected in-depth information on the relationship between the respondent and various types of financial activities, services, and tools in both countries of residence and origin. In evaluating the role that migrants abroad can play in development processes in their countries of origin, it is important to understand the diaspora's interest in contributing to development, their capacity to contribute, and the mechanisms of contribution in order to understand how those factors can be matched between initiates in both country of residence and country of origin. To uncover these factors questions in this module were

thematically arranged around remittances, desired financial services, current service use, and investment potential.

V.3.1 Remittances

As discussed before, migrants can be essential conduits through which various types of capital can stimulate development in countries of origin. Remittances—monetary transferred from migrants abroad to their countries of origin in the form of money or goods—are one vital resource that migrants control. To understand more about the volume and potential impact of remittances on the selected COO, respondents to the survey were asked about their remittance behaviours. All survey respondents sent monetary remittances in the past year, and nearly half of all respondents sent in-kind remittances (goods) as well¹⁰.

Remittances are often criticised as a means through which urban-rural income disparities are exacerbated, but particularly in countries in which rural populations have access to only limited income-generating activities, remittances are often a vital part and significant proportion of a household’s income. For this reason respondents were asked about the destination of their remittances.

Across all residence countries remittances were sent to urban areas by the greatest proportion of respondents (nearly 49%), which may be indicative of the selectivity of international migrants. It is notable, however, that over one-third of the sample sent remittances to both rural and urban areas. Only 18 percent of all respondents sent remittances to just rural areas. This may reflect an absence of (reliable) remittance transfer services in these areas. In the open-ended question in which respondents were asked why they are currently dissatisfied with the used money transfer services, a large number indicated that there was not enough coverage of the service in the COO, and families had to travel too far to reach the closest pick-up point. While this will be discussed in greater depth later, it should be mentioned now that the lack of services in rural areas can be an obstacle to remittance transfer to rural areas even if a large proportion of the migrant populations originates from such areas.

Figure 4.14:

| Final destination of remittances | | | |
|----------------------------------|---------------|---------------|---------------|
| | rural areas | urban areas | both |
| Total | 514 | 1426 | 987 |
| Percentage | 17.56% | 48.72% | 33.72% |

In the development of a financial service or product, the spatial distribution of users and the type of services that would best meet the needs of rural or urban

¹⁰ The table can be seen in the *Annex* and represents responses from respondents to the first survey version

populations should be considered. If one of the aims of the developed financial tool is to aid economic development and self-sufficiency among populations in rural areas, special emphasis should be placed on developing adequate international transfer structures to receive remittances transferred from abroad.

Another remittance behaviour that is important to consider is the frequency with which a respondent transfers remittances (Figure 4.15). When asked how often he or she has sent remittances in the past year, over one-third of all respondents indicated that they sent remittances on a monthly basis. An additional 7.22 percent indicated that they did so several times per month. Over 16 percent sent remittances six times a year (once every two months), while over one-fifth of the sample (21.78 percent) sent every three months. Less than one-quarter of all respondents (22.08%) indicated that they send only once or twice per year.

Figure 4.15:

| Frequency of remittance sending (last 12 months) | | | | | | | |
|--|-------------------------|----------------|---------------------|---------------------|---------------------|----------------|--------------|
| | Several times per month | Once per month | Once every 2 months | Once every 3 months | Once every 6 months | Once in a year | Other |
| Total | 214 | 904 | 484 | 645 | 378 | 276 | 61 |
| Percentage | 7.22% | 30.52% | 16.34% | 21.78% | 12.76% | 9.32% | 2.06% |

Frequency of sending remittances should also be interpreted together with the information on the average value of each transfer; this can give a broad idea of the value of annual remittance receipt and the volume of capital flowing into countries of origin. Figure 4.16 below displays the average value of remittances sent on each transfer occasion. The greatest proportion of respondents remitted relatively low amounts on each sending occasion, with nearly 39 percent sending between €100-200 each time and a further 22.7 percent sending between €300-400 each time. Given the average frequency of remittance sending, however, this can amount to a large value on an annual basis. Such remittances values are also sizeable when considered in terms of the average incomes of respondents discussed above. For the nearly 44 percent of respondents who earn an average annual income of less than €15,000, remittances may constitute a significant chunk of their monthly and annual incomes.

Figure 4.16:

| | Average remittance value per transfer | | | | | | | | | |
|-------------------|---------------------------------------|---------------|---------------|--------------|--------------|--------------|--------------|----------------|--|--|
| | <€100 | €100-€200 | €200-€300 | €300-€400 | €400-€500 | €500-€1000 | >€1000 | Total | | |
| Belgium | 73 | 120 | 41 | 15 | 15 | 6 | 1 | 271 | | |
| France | 47 | 116 | 77 | 28 | 25 | 12 | 0 | 305 | | |
| Germany | 81 | 163 | 113 | 28 | 36 | 28 | 7 | 456 | | |
| Italy | 44 | 99 | 65 | 19 | 12 | 4 | 0 | 243 | | |
| Luxembourg | 3 | 3 | 2 | 0 | 0 | 0 | 0 | 8 | | |
| Netherlands | 138 | 248 | 114 | 35 | 34 | 19 | 4 | 592 | | |
| UK | 35 | 114 | 98 | 49 | 29 | 40 | 7 | 372 | | |
| Spain | 106 | 134 | 83 | 30 | 8 | 5 | 0 | 366 | | |
| Switzerland | 33 | 129 | 72 | 29 | 11 | 5 | 1 | 280 | | |
| Sweden | 13 | 26 | 7 | 5 | 6 | 6 | 5 | 68 | | |
| Total | 573 | 1152 | 672 | 238 | 176 | 125 | 25 | 2961 | | |
| Percentage | 19.35% | 38.91% | 22.70% | 8.04% | 5.94% | 4.22% | 0.84% | 100.00% | | |

Some variation can be observed among residents in different countries. Over one-quarter of all respondents from both Belgium and Spain remitted less than €100 each time, and less than three percent of respondents from these countries remitted more than €500 (Italy and Switzerland also share this feature). Countries with the largest share of respondents who remitted more than €500 on each occasion are Sweden (with 16.17%), the United Kingdom (with 12.63%), and Germany (with 7.67%).

The relatively low value yet relatively high frequency of remittance transfers can suggest important features that a financial tool should have to meet the target population's needs. Any financial product that is developed should consider the added value not only for the remittance recipient but for the remittance sender as well. As will be discussed later, the cost of sending remittances is consistently identified as a being a factor that prohibits remittances transfer. Senders of low amounts often suffer disproportionate transfer fees, which are not offset even if the service used (such as Western Union or MoneyGram) offers a frequent transfer discount or incentive programme. In addition to reducing high transfer costs associated with low remittances values, a financial product developed for this population should consider the function of the remittance for the recipient(s).

The vast majority of respondents (nearly 93%) sent remittances to their families in the COO. Common reasons for which they sent remittances are summarised in *Figure 4.17* below. Respondents could indicate all of the reasons for which they send remittances, and over one-third (34.54%) indicated that they did so to cover consumption expenditures (such as food, rent, clothing, daily incidentals, etc.). The next-largest categories for sending remittances were to cover educational expenses such as books and tuition (16.66% of respondents) and to cover health expenditures such as medical care and medicines (15.86%). Nearly 13 percent of respondents indicated that they sent remittance for investment in ventures such as a family business or housing (excluding rent). Another 11.31 percent of respondents remitted to cover special purposes such as funerals. Other reasons for remitting included for evangelism, for church services, to purchase merchandise, and for supporting development projects.

Such an overview of the reasons for which individuals remit does not necessarily reflect the relative importance of each reason, but this is a topic worth investigating. A select group of respondents was asked to indicate the average percentage of a given transfer intended for each purpose, and the results (in *Figure 4.18*) display an interesting pattern. Among all respondents the largest chunk of any given transfer was intended for consumption purposes: an average of 45.54 percent of any given transfer was intended for this. Nearly 20 percent of the average transfer was intended for educational expenses, and almost 13 percent of a transfer was sent to pay for health expenses. An additional 12.43 percent of the transfer was sent to cover investment expenses. Repayment of debts, savings, social projects and religious events, and other reasons were intended for the remaining transfer.

Figure 4.17:

| | Reasons for sending remittances | | | | | | | | | | Total |
|-------------|---------------------------------|-------------|-----------|--------|--------------------|---------|----------------------------------|------------------|-------|------|-------|
| | Investment | Consumption | Education | Health | Repayment of debts | Savings | Social projects/religious events | Special purposes | Other | | |
| Belgium | 68 | 254 | 138 | 115 | 23 | 19 | 24 | 28 | 9 | 678 | |
| France | 99 | 289 | 106 | 97 | 22 | 40 | 19 | 61 | 13 | 746 | |
| Germany | 254 | 440 | 251 | 255 | 69 | 39 | 6 | 200 | 16 | 1530 | |
| Italy | 97 | 320 | 117 | 112 | 26 | 27 | 2 | 93 | 3 | 797 | |
| Luxembourg | 4 | 8 | 3 | 2 | 1 | 0 | 0 | 3 | 0 | 21 | |
| Netherlands | 143 | 504 | 332 | 266 | 69 | 69 | 19 | 55 | 9 | 1488 | |
| UK | 161 | 385 | 174 | 148 | 54 | 35 | 4 | 203 | 8 | 1172 | |

| | | | | | | | | | | |
|-------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|----------------|
| Spain | 208 | 528 | 210 | 276 | 74 | 47 | 0 | 178 | 5 | 1526 |
| Switzerland | 92 | 295 | 120 | 112 | 24 | 8 | 0 | 176 | 2 | 829 |
| Sweden | 17 | 67 | 41 | 37 | 6 | 3 | 0 | 16 | 1 | 188 |
| Total | 1143 | 3093 | 1492 | 1420 | 368 | 287 | 74 | 1013 | 66 | 8956 |
| Percentage | 12.76% | 34.54% | 16.66% | 15.86% | 4.11% | 3.20% | 0.83% | 11.31% | 0.74% | 100.00% |

Figure 4.18:

Indication of % of transfer intended for specified purpose

| | Investment | Consumption | Education | Health | Repayment of Debts | Savings | Social Projects | Other |
|---|------------|-------------|-----------|--------|--------------------|---------|-----------------|--------|
| # of Responses | 55 | 148 | 112 | 84 | 11 | 8 | 26 | 10 |
| Range of Responses | 5-100% | 5-100% | 5-100% | 5-100% | 5-50% | 5-20% | 5-100% | 5-100% |
| Median Response | 40% | 50% | 30% | 20% | 20% | 20% | 20% | 20% |
| Most Common Response | 50% | 50% | 50% | 20% | 20% | 20% | 10% | 20% |
| Average value (among all respondents) | 12.43% | 45.54% | 19.88% | 12.86% | 1.28% | .68% | 4.04% | 1.42% |
| Average value (among respondents who indicated this reason) | 41.36% | 56.31% | 32.49% | 28.02% | 21.36% | 15.62% | 28.46% | 26% |

The intended recipient and use of remittances provides valuable guidance to the development of a financial product. Remittances are private transfers sent, in most cases, between individuals, and because of this it is difficult to influence the way in which they are spent. Consumption is generally treated as a non-productive expenditure, despite the fact that remittance money can be used to purchase goods and services on the local market, which does stimulate economic development. The relatively small proportion of any given transfer intended for investment (12.43 percent), as well as the relatively small proportion (12.76 percent) of individuals who remit for that purpose, may indicate that investment is not perceived by remittance senders as being an essential expenditure. The large proportion of any given transfer intended for consumption, education, and health expenditures, on the other hand, may indicate that remittances are sent to fulfil more immediate and pressing needs. The reasons for which people remit may also be connected to the frequency and value of remittance transfer. *The reasons for, frequency of, and values of remittances may indicate that the financial*

product developed should be flexible and should allow for “investment” in goods or activities that are not traditionally perceived as being investments. An example could be encouraging the formation of an informal health insurance scheme among remittance senders/recipients. Any product linked to remittances that has a savings component should recognise the quick turnover of funds, and the savings scheme adopted should perhaps not require a minimum account balance and should allow for frequent deposits and withdrawals.

Figure 4.19:

| | | Methods of sending remittances | | | | | | | | | |
|-------------------|---------------|--------------------------------|-----------------------------|-------------------------|--|--------------|--------------|--------------|-------------------|----------------|-------|
| | | Physical transport (self) | Physical transport (others) | money transfer operator | informal MTO (shop keeper/call house/hawala) | bank | mail | mobile phone | Stored value card | Other | Total |
| Total | 1058 | 1282 | 2438 | 571 | 688 | 254 | 116 | 138 | 39 | 6584 | |
| Percentage | 16.07% | 19.47% | 37.03% | 8.67% | 10.45% | 3.86% | 1.76% | 2.10% | 0.59% | 100.00% | |

Over 37 percent reported using a money transfer operator (MTO) such as Western Union or MoneyGram, and 34.54 percent reported physically transporting the money either personally (16.07 percent) or with a friend or acquaintance (19.47 percent) from the country of residence to the country of origin. An additional 10.45 percent sent money via bank transfer, and 8.67 percent used the services of an informal money transfer operator. Other means of sending remittances such as via mail, mobile, and a stored value card (such a pre-paid Visa card) were used by small numbers of the sample. When asked to explain other methods that they have used, several respondents stated that they sent money with a diaspora or charitable organisation that worked in both the COR and the COO, and others stated that they used an informal network of friends to move money to intended recipients.

One-third of all respondents were not fully satisfied by the remittance service(s) they used, with over 67 percent of dissatisfied respondents citing cost as a major reason. Other complaints included convenience (among almost 13 percent of respondents), service speed (8.59 percent of respondents), and security of the method (8.15 percent of respondents). Any financial product created should address these specific needs.

Figure 4.20:

| | Reasons for dissatisfaction | | | | Total |
|-------------------|-----------------------------|---------------------------|---------------|---------------|----------------|
| | speed of service | security/safety of method | convenience | cost | |
| Total | 96 | 91 | 145 | 758 | 1117 |
| Percentage | 8.59% | 8.15% | 12.98% | 67.86% | 100.00% |
| | | | | 27 | 2.42% |

When asked in open-ended questions to explain other reasons for dissatisfaction, respondents noted that formal MTOs required too much paperwork and had too strict of documentation requirements for both sender and recipient, did not have enough points of sale in the country of origin, and did not offer payout in a practical currency. Others complained that banks in the COR were not well-connected to banks in the COO, and family members in the COR had no way of accessing the account held by the remitter (with something like an ATM card).

When asked why they use the remittance transfer services they do, respondents' reasons included speed (among 21.07 percent of respondents), that it was easy to send money via the method (among 20.56 percent of respondents), and that it was easy for the recipient to receive the money (among 15.29 percent of respondents). Security was a reason for nearly 16 percent of respondents to use the method they do. While familiarity was a reason for less than ten percent of respondents, when asked in an open-ended question many respondents reported that the method used was either the only one they knew of or the only one available.

Respondents were also asked in open-ended questions what would make it easier for them to send remittances and what transfer services they would like. Most respondents indicated that lower fees and costs would encourage them to remit more (and greater amounts). Many also mentioned that they would like a bank that is functional and has a physical presence in both COR and COO, can be mutually accessed by remittance senders and recipients, and has a good presence in rural areas. Connected to this, many respondents noted that having access to a 24-hour services, to internet banking or online automated transfer services, and to services not connected to specific points of sale would also make it easier to send remittances. A large number of respondents requested mobile banking services (including transfer via sms), which would match these demands well.

Figure 4.21:

| Reasons for using remittance services | | | | | | | | | |
|---------------------------------------|---------------|---------------|-----------------|---------------|--------------|--------------|---------------|--------------|----------------|
| | Speed | Easy to send | Easy to receive | Security | Cost | Familiarity | Trust | Other | Total |
| Total | 1861 | 1816 | 1350 | 1410 | 509 | 845 | 992 | 48 | 8831 |
| Percentage | 21.07% | 20.56% | 15.29% | 15.97% | 5.76% | 9.57% | 11.23% | 0.54% | 100.00% |

Given the current money transfer methods used by the sample population, the reasons for dissatisfaction they have indicated, and the potential services or service features they desire, there is clear room to better satisfy remittance senders with a new financial product. The current banking system seems one of the most obvious candidates for improvement: if remittances could be linked to banking or finance institutions with locations in both the COR and the COO, many remitters may consider using that method, especially if it offers cost-effective, safe, and fast transfer. Improved methods of access could also incentivise potential users. Many respondents indicated the value of online banking and joint debit/credit cards because they facilitate access for both sender and receiver without compromising all of the remitter's control over the money.

Figure 4.22:
Interest in other investment or financial services

| | Yes | No | Total |
|-------------|-----|-----|------------|
| Belgium | 139 | 105 | 244 |
| France | 89 | 145 | 234 |
| Germany | 138 | 296 | 434 |
| Italy | 104 | 118 | 222 |
| Luxembourg | 4 | 4 | 8 |
| Netherlands | 236 | 247 | 483 |
| UK | 161 | 188 | 349 |
| Spain | 158 | 177 | 335 |
| Switzerland | 134 | 142 | 276 |

| | | | |
|-------------------|---------------|---------------|----------------|
| Sweden | 15 | 49 | 64 |
| Total | 1178 | 1471 | 2649 |
| Percentage | 44.47% | 55.53% | 100.00% |

V.3.2 Desired Financial Services

While remittances may be an appropriate way to gauge an individual's capacity and interest to invest in the home country, it does not necessarily tell much about the mechanisms that a migrant currently uses or desires to realise that investment. The bevy of financial products and services available on the market can help members of the diaspora abroad remain connected to the home country while still helping them integrate in the financial system in the country of residence, but different levels of interest in and access to each product exists within the target population. To uncover both current and future usage patterns, the next part of the survey asked respondents about their relationship to specific financial services.

Respondents were asked if there were investment or other financial services they were looking for, to which less than half (44.47 percent) responded positively. Respondents were then asked to evaluate the degree to which they found certain services necessary in both the COR and COO. *Figures 4.23-4.27* below display the perceived necessity of services in the country of residence.

Figure 4.23: Necessity of having access to the following services in country of residence

| | Savings account | | | Credit card | | |
|----------------|-----------------|---------------|---------------|----------------|---------------|---------------|
| | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | 1245 | 660 | 338 | 1068 | 679 | 493 |
| PERCENT | 55.51% | 29.42% | 15.07% | 47.68% | 30.31% | 22.01% |

Figure 4.24:

| Necessity of having access to the following services in country of residence | | Credit to purchase home | | | | Credit for a small business | | | | |
|--|--|-------------------------|---------------|---------------|----------------|-----------------------------|---------------|----------------|---------------|---------------|
| | | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | | 892 | 812 | 496 | 820 | 866 | 509 | 820 | 866 | 509 |
| PERCENT | | 40.55% | 36.91% | 22.55% | 37.36% | 39.45% | 23.19% | 37.36% | 39.45% | 23.19% |

Figure 4.25:

| Necessity of having access to the following services in country of residence | | Credit to make other purchases | | | | Life Insurance | | | | |
|--|--|--------------------------------|---------------|---------------|----------------|----------------|---------------|----------------|---------------|---------------|
| | | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | | 621 | 928 | 652 | 791 | 824 | 594 | 791 | 824 | 594 |
| PERCENT | | 28.21% | 42.16% | 29.62% | 35.81% | 37.30% | 26.89% | 35.81% | 37.30% | 26.89% |

Figure 4.26:

| Necessity of having access to the following services in country of residence | | Repatriation Insurance | | | | Health Insurance | | | | |
|--|--|------------------------|---------------|---------------|----------------|------------------|---------------|----------------|---------------|---------------|
| | | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | | 539 | 757 | 882 | 1722 | 412 | 82 | 1722 | 412 | 82 |
| PERCENT | | 24.75% | 34.76% | 40.50% | 77.71% | 18.59% | 3.70% | 77.71% | 18.59% | 3.70% |

Figure 4.27: Necessity of having access to the following services in country of residence

| | Auto Insurance | | | Educational Insurance | | |
|----------------|----------------|---------------|---------------|-----------------------|---------------|---------------|
| | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | 1009 | 862 | 329 | 979 | 591 | 629 |
| PERCENT | 45.86% | 39.18% | 14.95% | 44.52% | 26.88% | 28.60% |

Of all of the services listed, health insurance was by far considered the most necessary, with over 77 percent of respondents listing it as ‘very necessary’ and only 3.7 percent listing it as ‘not necessary’. The fairly even distribution of answers across countries of residence may signify that healthcare expenditure is a very real cost for migrants across Europe. *Over half of all respondents felt that possession of a savings account was very necessary;* respondents in the Netherlands and France reported possession of a savings account as ‘very necessary’ more often than in other countries, which may reflect the linkage between bank accounts and income receipt (at least in the Netherlands). *Less than 15 percent of all respondents found auto insurance to be not necessary, with over 45 percent noting that it is very necessary. The services or products that the largest proportions of respondents found not necessary were repatriation insurance (which 40.50% considered not necessary), credit to make other purchases (considered not necessary by 29.62 percent), and educational insurance (considered not necessary by 28.6 percent).* The perceived necessity of some of these products may diminish or expand throughout a migrant’s life cycle: educational insurance, for instance, may not be perceived as necessary by migrants who themselves do not study or do not have children who do. As another example, migrants who do not consider themselves as temporary migrants, who reside legally, and/or who do not perform dangerous jobs may not see the value of holding repatriation insurance. Further, the perceived safety or lack of risk (particularly compared to conditions in some COO) may also factor in to the evaluation of how necessary services such as these are.

When asked about the necessity of the same services in the countries of origin, respondents gave slightly different answers. The perceived necessity of these services in the countries of origin can be seen in *Figures 4.28-4.32*.

Figure 4.28:

| Necessity of having access to the following services in country of origin | | | | | | |
|---|----------------|---------------|---------------|----------------|---------------|---------------|
| Savings account | | | Credit card | | | |
| | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | 805 | 760 | 629 | 448 | 794 | 930 |
| PERCENT | 36.69% | 34.64% | 28.67% | 20.63% | 36.56% | 42.82% |

Figure 4.29:

| Necessity of having access to the following services in country of origin | | | | | | |
|---|----------------|---------------|-----------------------------|----------------|---------------|---------------|
| Credit to purchase home | | | Credit for a small business | | | |
| | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | 932 | 711 | 519 | 977 | 716 | 468 |
| PERCENT | 43.11% | 32.89% | 24.01% | 45.21% | 33.13% | 21.66% |

Figure 4.30:

| Necessity of having access to the following services in country of origin | | | | | | |
|---|----------------|---------------|----------------|----------------|---------------|---------------|
| Credit to make other purchases | | | Life Insurance | | | |
| | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | 532 | 889 | 740 | 513 | 795 | 853 |
| PERCENT | 24.62% | 41.14% | 34.24% | 23.74% | 36.79% | 39.47% |

Figure 4.31:

| | | Necessity of having access to the following services in country of origin | | | | | |
|----------------|---------------|---|---------------|------------------|----------------|---------------|---------------|
| | | Repatriation Insurance | | Health Insurance | | | |
| | | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | 308 | 625 | 1201 | 1324 | 513 | 330 | |
| PERCENT | 14.43% | 29.29% | 56.28% | 61.10% | 23.67% | 15.23% | |

Figure 4.32:

| | | Necessity of having access to the following services in country of origin | | | | | |
|----------------|---------------|---|---------------|---------------|-----------------------|---------------|---------------|
| | | Auto Insurance | | | Educational Insurance | | |
| | | Very Necessary | Necessary | Not Necessary | Very Necessary | Necessary | Not Necessary |
| TOTAL | 685 | 890 | 580 | 977 | 470 | 699 | |
| PERCENT | 31.79% | 41.30% | 26.91% | 45.53% | 21.90% | 32.57% | |

While several of the same trends in perceived necessity can be observed for services in both countries of residence and countries of origin (perception of health insurance as ‘very necessary’ notable among them), there are a few difference in perceptions of necessity of services in the country of origin. *Credit to purchase a home and credit for a small business were both perceived as being ‘very necessary’ by over 40 percent of the population, with the latter product perceived as very necessary by 45.21 percent of respondents. Educational insurance was also ranked as ‘very necessary’ by over 45 percent of the population.* That these three categories are perceived as being very necessary by a larger proportion of the respondents for the country of origin than for the country of residence may point to the absence of these services in the COO market. It could further be indicative of different goals envisioned by migrants for their lives (and that of their families) in the COO versus the COR. Respondents’ rankings of credit to purchase a home and for use in a small business may reflect the interest held by respondents in partaking in such activities; as both are forms of investment that can benefit both remittance senders (and potential return migrants) as well as their communities in the country of origin, any financial product developed for the sample groups could couple remittances with credit or insurance schemes in a manner that makes the added benefit clear to the user.

A select subsample of respondents were given the opportunity to evaluate the same financial services based not on perceived necessity but on whether they would like to have the services in both countries of residence and origin. Figures 4.33-4.34 show the responses for COR.

Figure 4.33:

| Services desired in country of residence | | | | | | | | | | |
|--|-----------------|------------|-------------|------------|-------------------------|------------|---------------------------|------------|--------------------------------|---------------|
| | Savings account | | Credit card | | Credit to purchase home | | Credit for small business | | Credit to make other purchases | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Total | 222 | 175 | 222 | 205 | 159 | 242 | 212 | 194 | 158 | 239 |
| Percentage | 56% | 44% | 52% | 48% | 40% | 60% | 52% | 48% | 40% | 60.00% |

Figure 4.34:

| Services desired in country of residence | | | | | | | | | | |
|--|----------------|------------|------------------------|------------|------------------|------------|----------------|------------|-----------------------|------------|
| | Life insurance | | Repatriation insurance | | Health insurance | | Auto insurance | | Educational insurance | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Total | 187 | 214 | 152 | 233 | 233 | 161 | 134 | 244 | 128 | 268 |
| Percentage | 47% | 53% | 39% | 61% | 59% | 41% | 35% | 65% | 32% | 68% |

Among respondents the services that were most desired in the country of residence were a savings account, a credit card, and health insurance, which over 50 percent of respondents indicated a desire for. The services that were wanted the least were educational insurance (which may again be linked to life cycle and necessity), auto insurance (which may be linked to the number of respondents who already have it), and repatriation insurance.

For use in the country of origin, respondents did not want the same services as in the country of residence. *None of the services listed were desired by more than 50 percent of respondents; the most desired services were credit for a small business and health insurance, which over 45 percent of respondents wanted.* The absence of strong desires for any service may reflect a number of factors. Migrants who do not anticipate return, or do not anticipate it until they are in a different phase of their lives, may not actively want certain services in their origin countries until they can envision themselves actually using them. Additionally, many respondents noted that the services listed did not meet immediate needs of individuals in the home country or that such services anticipated a functional or more modernised financial system than the country of origin currently has. Other respondents noted that this may also be due to lack of necessity, as in many communities individuals organise informal insurance systems among themselves.

Figure 4.35:

| | Services desired in country of origin | | | | | | | | | |
|-------------------|---------------------------------------|------------|-------------|------------|-------------------------|------------|---------------------------|------------|--------------------------------|------------|
| | Savings account | | Credit card | | Credit to purchase home | | Credit for small business | | Credit to make other purchases | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Total | 166 | 235 | 158 | 258 | 140 | 254 | 191 | 214 | 118 | 271 |
| Percentage | 41% | 59% | 38% | 62% | 36% | 64% | 47% | 53% | 30% | 70% |

Figure 4.36:

| | Services desired in country of origin | | | | | | | | | |
|-------------------|---------------------------------------|------------|------------------------|------------|------------------|------------|----------------|------------|-----------------------|------------|
| | Life insurance | | Repatriation insurance | | Health insurance | | Auto insurance | | Educational insurance | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Total | 142 | 266 | 89 | 290 | 203 | 235 | 99 | 282 | 174 | 261 |
| Percentage | 35% | 65% | 23% | 77% | 46% | 54% | 26% | 74% | 40% | 60% |

Perceived necessity of and desire for the listed financial services must also be complemented of an overview of which services respondents currently have or have access to. *Figures 4.37 and 4.38* display respondents' access to the selected services in the residence country.

Figure 4.37:

| Services currently accessible in country of residence | | | | | | |
|---|-----------------|--------------|--------------|--------------|--------------------------------|--------------|
| | Savings account | | Credit card | | Credit to make other purchases | |
| | Yes | No | Yes | No | Yes | No |
| Total | 1773 | 956 | 1266 | 1443 | 342 | 2277 |
| Percentage | 61% | 38.9% | 46.7% | 53.2% | 13% | 86.9% |
| | | | 602 | 2023 | 623 | 2004 |
| | | | 22.9% | 77% | 23.7% | 76.2% |

Figure 4.38:

| Services currently accessible in country of residence | | | | | | |
|---|----------------|--------------|------------------------|--------------|----------------|--------------|
| | Life insurance | | Repatriation insurance | | Auto insurance | |
| | Yes | No | Yes | No | Yes | No |
| Total | 891 | 1744 | 462 | 2138 | 1196 | 1449 |
| Percentage | 33.8% | 66.1% | 17.7% | 82.2% | 45.2% | 54.7% |
| | | | 2350 | 360 | 423 | 2199 |
| | | | 86.7% | 13.2% | 16.1% | 83.8% |

Most of the services were not considered accessible by a large number of respondents, with the exception of a savings account (currently held by or accessible to 61 percent of respondents) and health insurance, which 86.7 percent of respondents either currently have or could have if they wanted it. Responses were fairly consistent across countries, but a few notable exceptions should be noted. Respondents in Spain (and to some extent Italy) reported on average lower levels of access across all categories, while respondents from France often reported higher than average access. It is interesting to note that access to credit products was low among certain other countries such as Germany and Switzerland, which may reflect rigidity of financial systems, stricter regulation, and limited availability of informal credit mechanisms. Residents of Switzerland also reported much higher than average rates of non-access to life insurance but higher than average access to repatriation insurance (compared to the average access rate of 17.7 percent, over 63 percent of respondents from Switzerland indicated having it or having access to it). This may point to the need (or perceived need) among residents of Switzerland to anticipate lapse into informality, or it could reflect lack of confidence in the official migration regime or system.

Responses regarding ownership of or access to products and services differed for use in the country of origin, as can be seen from Figures 4.39 and 4.40.

Figure 4.39:

| | Services currently accessible in country of origin | | | | | | | | | |
|-------------------|--|--------------|--------------|--------------|-------------------------|--------------|---------------------------|-------------|--------------------------------|--------------|
| | Savings account | | Credit card | | Credit to purchase home | | Credit for small business | | Credit to make other purchases | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Total | 1036 | 1642 | 333 | 2271 | 215 | 2363 | 230 | 2352 | 215 | 2369 |
| Percentage | 38.6% | 61.3% | 12.7% | 87.2% | 8.3% | 91.6% | 8.9% | 91% | 8.3% | 91.6% |

Figure 4.40:

| | Services currently accessible in country of origin | | | | | | | | | |
|-------------------|--|--------------|------------------------|--------------|------------------|--------------|----------------|--------------|-----------------------|--------------|
| | Life insurance | | Repatriation insurance | | Health insurance | | Auto insurance | | Educational insurance | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Total | 234 | 2338 | 98 | 2451 | 448 | 2149 | 378 | 2195 | 149 | 2409 |
| Percentage | 9.1% | 90.9% | 3.8% | 96.1% | 17.2% | 82.7% | 14.6% | 85.3% | 5.8% | 94.1% |

As can be anticipated, *the overall rates of use and access were drastically smaller in the country of origin than in the country of residence*. This is likely due to the physical absence of the migrant from the COO. Respondents often noted that the products listed were fixed to the country in which they were obtained or had only short usage periods that required either continual use or renewal. *The products with the highest usage/access rate were savings accounts (which nearly 39 percent of respondents had), health insurance (by 17.2 percent of respondents), and auto insurance (by 14.6 percent of respondents). The product with the lowest rate of use or access was repatriation insurance, which is likely attributable to the fact that repatriation insurance is rarely used in the country of birth.*

Trust could also have a potential role to play in the decisions to use certain financial products. *When asked if they trusted the financial system in the country of residence, nearly 84 percent of all respondents stated that they did.* Residents of Spain were the most distrustful of the host country financial system (with over one-third of respondents stating that they did not trust it) followed by residents of Germany (in which over 20 percent of the sample did not trust the system). *A much larger proportion of respondents stated that they did not trust the financial system in the country of origin, with nearly 40 percent of all respondents citing a lack of trust.*

Based on perceived necessity of products and services, active desire to have certain products, current usage of or access to products, and trust in the financial system, a few recommendations can be made of the type of financial product or service created to serve this particular user base. *Across the countries of residence, health insurance, savings accounts, and auto insurance were considered very necessary by large proportions of respondents. In many of the COR included in this study, all three of these products are mandatory, especially for individuals in the registered work force or enrolled in educational institutions. Possession of these products thus becomes imperative to integrating residents into the host country's financial system.*

Health insurance for use in the countries of origin was also considered to be very necessary by a large number of people, as was credit to purchase a home, credit for a small business, and educational insurance. The perceived necessity of these three services may be indicative of a present absence of these types of services in the current home country financial system, and this absence could indicate an area for expansion by alternative financial products or services. Credit and insurance are both means of protecting the user from unanticipated costs and risks or a means of helping them recover from such costs or risks. Such services can be valuable ways of ensuring future economic growth and expanded economic prospects. As both homes and small businesses imply personal ownership, maintenance, and longer-term financial commitment, access to credit could be an important way to encourage sustainability and financial appreciation. Given the perceived necessity of these products as well as the desire respondents expressed to have them, the financial product developed for the target groups should consider ways of increasing access to credit and insurance products. Such products should encourage investment without drawing capital away from other categories of expenditure such as consumption and, if possible, the two types of expenditure should be linked.

V.3.3 Current Service Use

The development of an appropriate financial product or service should also consider the specific characteristics of currently-used products to gain understanding of what improvements would be most valued and desired by users. Following the section on the financial services that respondents have or have access to in both countries of residence

and origin, the survey then asked respondents to provide more information on specific services.

When asked if they currently have a bank account in the country of residence, the majority of respondents (87.8 percent) responded positively. A select subsample of respondents was also asked which bank in Europe is used, and the responses reflect an interesting diversity of institutions. *Figure 4.42* below provides an overview of the banks with which respondents hold accounts, and it also displays the number of respondents who reported using it and their countries of residence. Among the 472 respondents to this question, 47 unique institutions were identified. The greatest number of respondents used larger multinational banks such as ABN-Amro, ING, and Rabobank, but several more country-specific banks such as Sparkasse, Dexia, and Swiss cantonal banks had a considerable number of users as well.

Respondents were also asked if they possess some form of bank card (either credit or debit) and, if so, which one they possessed. *Most respondents (87 percent) reported that they did have a bank card, and many also indicated possession of more than one.* Among the individuals who did have bank cards, 59 percent had a Maestro card, 21 percent a Visa, 17 percent a MasterCard, and the remaining two percent a card for use only with their specific bank (such as Dexia).

Figure 4.41:

| Possession of a bank card (credit/debit) | | | Type of bank card possessed | | | |
|---|------------|------------|-----------------------------|------------|------------|-----------|
| | yes | no | Visa | MasterCard | Maestro | Other |
| Total | 470 | 70 | 115 | 96 | 327 | 13 |
| Percentage | 87% | 13% | 21% | 17% | 59% | 2% |

Figure 4.42:

| Banks in Europe used | | | | | | |
|---------------------------------|-------------|------------------------------|--|-------------------------|-------------|--|
| Bank | Total users | User Residence | | Bank | Total users | User Residence |
| Aachener Bank | 1 | DE | | HSBC | 2 | UK |
| ABN-Amro | 98 | 28 (BE) 69 (NL) 1 (UK) | | IBM | 3 | 1 (BE) 2 (NL) |
| AXA | 2 | BE | | ING | 114 | 29 (BE) 1 (FR) 1 (DE) 2 (LU) 78 (NL) 3 (UK) |
| Bancaja-Cam | 1 | ES | | KBC | 12 | BE |
| Banesto | 1 | ES | | KSK | 4 | DE |
| Barclays | 9 | UK | | La Caixa | 1 | ES |
| BBVA | 5 | ES | | Lloyds | 1 | UK |
| BCV (Banque Cantonale Vaudoise) | 3 | CH | | LTSB | 1 | UK |
| BHS | 2 | ES | | Migros Bank Switzerland | 1 | CH |
| BNP Paribas | 8 | 7 (BE) 1 (FR) | | Natwest | 1 | UK |
| Credit Agricole | 1 | FR | | Postbank | 10 | 1 (BE) 8 (DE) 1 (CH) |
| Caisse d'Epargne | 2 | FR | | La Poste | 9 | 7 (BE) 1 (DE) 1 (CH) |
| Caixa Perides | 1 | ES | | Rabobank | 75 | 5 (BE) 68 (NL) 2 (UK) |
| Citibank | 1 | DE | | SNS | 1 | NL |
| CLC | 1 | FR | | Société Générale | 3 | 2 (FR) 1 (CH) |
| Commerzbank | 3 | DE | | Spardabank | 1 | DE |
| Credit Suisse | 1 | CH | | Sparkasse | 22 | DE |
| Credit Cooperative | 1 | IT | | Stadtsparkasse Köln | 5 | DE |
| Deutsche Bank | 18 | 2 (BE) 16 (DE) | | Targo Bank | 3 | DE |
| Deutsche Post | 1 | DE | | UBS | 3 | CH |
| Dexia | 27 | BE | | VK | 1 | UK |
| GMCredit | 1 | IT | | Volksbank | 5 | DE |
| Halifax | 1 | UK | | Western Union | 4 | BE |
| | | | | Zurich Cantonal Bank | 1 | CH |

A series of questions about microfinance were then asked in the survey. *When asked if they knew about microfinance, nearly 55 percent of respondents to the first version of the survey reported that they had some knowledge about it. The remaining 45 percent either had no or limited knowledge about it, with nearly 70 percent of respondents living in Spain expressing no knowledge.* Respondents to the second survey version were then asked to evaluate the extent to which they would trust the specific listed microfinance institution in their country of origin to manage their savings. The results of this can be seen in *Figures 4.43*.

For all MFIs the majority of respondents did not know if they would trust the MFI for the management of their savings. Most respondents who answered this way expressed lack of familiarity with the specific institution, and several others noted that even if they did know of the MFI, they did not feel informed enough to judge if the institution could be trusted.

Figure 4.43:

| | | Trust in microfinance institutions for the management personal savings | | | Nigeria - LAPO | | | | |
|-------------------|-----------|--|------------|-----------|---------------------|------------|------------|------------|------------|
| | | Mali - Kafo | | | Burkina Faso - RCPB | | | | |
| | yes | | no | Yes | no | don't know | yes | no | don't know |
| Total | 2 | 3 | 36 | 5 | 6 | 46 | 20 | 21 | 116 |
| Percentage | 5% | 7% | 88% | 9% | 11% | 81% | 13% | 13% | 74% |

| Trust in microfinance institutions for the management personal savings | | | | | | | | | | | |
|--|-----------|------------|-------------|-----------|------------|------------------------|------------|------------|------------------|------------|------------|
| Ethiopia - ACSI | | | Ghana - SAT | | | Uganda - Finance Trust | | | Tanzania - Pride | | |
| | yes | no | yes | no | don't know | yes | no | don't know | yes | no | don't know |
| Total | 3 | 10 | 18 | 10 | 83 | 6 | 7 | 47 | 4 | 7 | 55 |
| Percentage | 5% | 17% | 16% | 9% | 75% | 10% | 12% | 78% | 6% | 11% | 83% |

| Trust in microfinance institutions for the management personal savings | | | | | | | | | | | |
|--|-----------|------------|-------------------|------------|------------|---------------|-----------|------------|--|--|--|
| Kenya - KWFT | | | Senegal - Pamecas | | | Benin - Vital | | | | | |
| | yes | no | yes | no | don't know | yes | no | don't know | | | |
| Total | 3 | 8 | 22 | 10 | 57 | 0 | 4 | 42 | | | |
| Percentage | 4% | 10% | 25% | 11% | 64% | 0% | 9% | 91% | | | |

While it should be cautioned that the interpretation of these results is necessarily constrained by the small sample size, it is interesting to note that certain institutions seemed to inspire more trust than others. Pamecas is one such example: a full quarter of respondents indicated that they trusted it, and the proportion of respondents who were not familiar with the institution was much lower than for

other MFIs. Other institutions, such as ACSI in Ethiopia and Pride in Tanzania, seemed to inspire relatively more distrust among those who did know about it, but again the small sample size should be taken into consideration.

When asked what financial institution they do trust, if not the listed MFI, respondents provide a range of answers, as can be seen in Figure 4.44. *Nearly half of all respondents indicated they trusted a specific bank, the breakdown of which is provided in Figure 4.45. An additional 14.7 percent indicated that they trust banks in general, as long as they are formal and registered. One-quarter of respondents stated that they do not trust any financial institution, and the remainder did not know or trusted a money transfer operator.*

Figure 4.44:

| Which Financial Institution Do You Trust? | | | | |
|---|------------------|---------------|-------------|-----------|
| | Banks in General | Specific Bank | MTO | None |
| Total | 13 | 40 | 5 | 8 |
| Percentage | 14.7% | 45.45% | 5.6% | 9% |

Figure 4.45:

| Specific banks trusted | | | | | | | | |
|------------------------|--------------|--------------|---------------|---------------|-------------|-----------------------|-----------|------------|
| | Barclays | Stanbic Bank | Bank of Ghana | Deutsche Bank | GT Bank | Kenya Commercial Bank | Zenith | Other |
| Total | 11 | 4 | 2 | 2 | 3 | 4 | 2 | 12 |
| Percentage | 27.5% | 10% | 5% | 5% | 7.5% | 10% | 5% | 30% |

Among the specific banks mentioned that respondents trust, Barclays was most-often mentioned, followed by Stanbic Bank and the Kenya Commercial Bank. Other banks mentioned by single respondents include Econbank, BICIS, Equity Bank Kenya, National Bank of Commerce, Sovec, and Caisse d’Epargne du Togo. The institutions trusted represent a mix of different sized institutions incorporated and operating in countries both in Europe and Africa, suggesting that there is some awareness of banks in both locales.

The next section in the survey asked select respondents to indicate the interest rates they receive for their savings in Europe. While only a small portion of all respondents (16.6 percent) provided answers, the answers that were provided offer some insight. The majority of respondents (53 percent) earn between zero and two percent interest on their savings, and an additional 23 percent earns between 2.1 and three percent. Only a small number indicated higher interest rates, and several respondents noted that the rates were applied to special savings funds (such as a certificate of deposit [cd] account) rather than a normal savings account.

Figure 4.46

Interest rates applied to savings in Europe

| | | | | | | | |
|-------------------|------------|--------------|------------|------------|------------|------------|-------------|
| | 0- 1% | 1.1- 2.0% | 2.1- 3% | 3.1- 4% | 4.1- 5% | Over 5% | Total |
| Total | 16 | 37 | 23 | 8 | 6 | 9 | 99 |
| Percentage | 16% | 37% | 23% | 8% | 6% | 9% | 100% |

The next question in the survey continued in a similar vein by asking respondents the percentage of their savings they would be willing to send to an MFI in their country of origin if they could be offered a higher interest rate than they currently receive (and if the

money could be managed remotely for free). While the overall response rate to this question was similarly low (with only 29 percent of respondents providing an answer), a few interesting trends can be seen in *Figure 4.47*.

Figure 4.47:

What percentage (%) of your savings would you send to your country of origin if microfinance institutions would offer you a higher interest rate and the ability to manage your money remotely for free?

| | 0% | 0.5-10% | 10.1-20% | 20.1-30% | 30.1-40% | 40.1-50% | 50.1-60% | 60.1-70% | 70.1-80% | 80.1-90% | 100% | Total |
|-------------------|------------|------------|------------|------------|-----------|------------|-----------|-----------|-----------|-----------|-----------|-------------|
| Total | 34 | 51 | 35 | 22 | 4 | 18 | 0 | 0 | 3 | 1 | 6 | 173 |
| Percentage | 20% | 29% | 20% | 13% | 2% | 10% | 0% | 0% | 2% | 1% | 3% | 100% |

Across all countries of residence, one-fifth of all respondents indicated that they would not be willing to send any amount of their savings to an MFI in their home country, while nearly one-third stated a willingness to send between .5 and ten percent. Another fifth of respondents answered that they would be willing to send between 10.1 and 20 percent of their savings, and 13 percent indicated that they would send between 20.1 and 30 percent. The remaining 18 percent of respondents were willing to send over 30 percent of their savings. Without knowledge of the approximate value of respondents' savings, it is difficult to translate these percentages into corresponding capital values. Based upon the annual income and remittance behaviour data collected in other parts of the survey, however, it may be reasonably anticipated that most respondents do not have large volumes of capital in savings.

The information collected on bank usage, trust, interest rates, and percentage of income that could be used for MFI liquidity suggests that formal financial institutions have their appeal to members of the survey population. The fact that most respondents have a bank account and possess a bank card suggests that use of banking services is not completely unfamiliar to members of the target group, but as was discussed earlier when evaluating remittance transfer channels, banks could much better serve the

needs of these particular groups. ***Microfinance institutions that enable individuals in both countries of residence and origin to access and manage funds may provide many of the services and features important to migrant populations.*** Further, MFIs could offer better incentives (such as higher interest rates and better means of access and transfer) to customers than traditional banks can. While MFIs have great capacity to better meet migrant-user needs, one problem they face seems to be limited visibility. Respondents expressed lack of knowledge about alternate finance institutions such as MFIs, and even those who were familiar with them may not be able to make informed decisions about savings management via microfinance institutions. ***If the developed financial product were to be linked to an MFI, clear steps would need to be taken to raise awareness of the institution and its objectives, to explain how an MFI differs from a traditional bank, and enumerate how an MFI can offer better money management solutions.*** It would be necessary to make clear that MFIs are legitimate, formal financial institutions.

V.3.4 Investment Potential

After understanding more about respondents' current financial product use and their willingness to send certain amounts of savings for management by microfinance institutions in the country of origin, it is possible to learn more about the specific mechanisms through which investment could be realised.

The survey asked a select group of respondents a series of questions about whether they buy products online and send online money transfers. As *figure 4.48* shows, ***nearly half of the sample buys products online, and 42 percent send money transfers online.*** While it should be cautioned that these results may be biased according to age and educational levels of the selected respondent pool, it is worth noting that such a high proportion of respondents were familiar enough and had enough trust in online finance services to make online transactions. Among those who indicated that they do make online money transfers, 63 percent made transfers within Europe and 32 percent made transfers to countries outside of Europe. The majority (60 percent) sent between one and ten transfers a year.

Figure 4.48:

| | Purchase products online | | Conduct online money transfers | |
|-------------------|--------------------------|------------|--------------------------------|------------|
| | yes | no | yes | no |
| Total | 263 | 276 | 219 | 298 |
| Percentage | 49% | 51% | 42% | 58% |

Figure 4.49:

| | Transfers made to Europe | | Transfers made outside of Europe | | Number of online transfers made per year | | | | | | |
|-------------------|--------------------------|------------|----------------------------------|------------|--|------------|-----------|-----------|-----------|-----------|-------------|
| | yes | no | yes | no | 1-10 | 11-20 | 21-30 | 31-40 | 41-50 | over 50 | Total |
| Total | 185 | 110 | 93 | 200 | 55 | 22 | 5 | 0 | 2 | 7 | 91 |
| Percentage | 63% | 37% | 32% | 68% | 60% | 24% | 5% | 0% | 2% | 8% | 100% |

An additional quarter of respondents sent between 11 and 20 times per year, with many respondents indicating that they were paying monthly bills. The frequency of online money transfer, as well as the requests for online money transfer service made by many respondents in the remittance section of the survey, may indicate that respondents could be easily encouraged to use online money transfer options.

While remittances and the transfer of savings present good opportunities for members of the diaspora abroad to contribute to economic development in the home country, entrepreneurship and the growth of small business can provide a more long-term engine for economic growth. *When asked if they would want to invest in a company in the COO, over three-quarters of respondents indicated that they would like to do so. Perhaps more importantly, nearly the same percentage of respondents indicated that they wanted to start their own business. Among those who indicated a desire to start their own business, one-third indicated that they would want to do so in Europe and 67 percent would create a business in Africa.* Many respondents also indicated that they would like to start businesses that are linked between Africa and Europe. For those who stated an interest in starting a business in Africa, two-thirds said that they would need financial training to do so.

| Figure 4.50: | Desire to start a business | | | Region where business would be created | | | Need for financial training to start business in Africa | | | |
|-------------------|----------------------------|------------|-------------|--|------------|-----------|---|------------|------------|-------------|
| | yes | no | Total | Europe | Africa | Other | Total | yes | no | Total |
| Total | 419 | 159 | 578 | 172 | 347 | 2 | 521 | 236 | 119 | 355 |
| Percentage | 72% | 28% | 100% | 33% | 67% | 0% | 100% | 66% | 34% | 100% |

Among the types of financial training they would most need are help in developing a business plan (indicated by 61 percent of respondents), help with accounting (among 30 percent), and other (so indicated by ten percent). When given the opportunity to further explain needed business training, respondents also requested training in entrepreneurial skills (including guidance on how to obtain certification), human resource management training, basic instruction on how to “build” a business (including project and business development and management), information on financial assistance (including how to obtain start-up financing), training on the use of

financial products, help with marketing, and guidance on regulations (particularly those governing import/export between Africa and Europe).

When asked more generally about if they would like some form of financial training, over one-third of the sample indicated that they would like it. The types of financial training they would need include introductory financial management courses that also explain how to use the banking system, instruction on the use of different financial products (credit, insurance, stock market investment, savings schemes compared, etc.), and instruction on how to invest in the country of origin from the country of residence.

The proportion of respondents who indicated a desire to start a business is definitely indicative of how the power of the diaspora can be harnessed to stimulate development. While many respondents may not have concrete plans to actually start a business, many suggested specific training they would need to begin a business, suggesting that some of more concrete plans of action for beginning a business. The proportion of respondents who want to start a business in Africa helps solidify the link between migrants abroad and their business plans with the financial support offered by microfinance institutions. *Potential entrepreneurs resident in Europe may find financial support of MFIs particularly valuable if they offer more flexible payments plans and lower interest rates than banks do. A further advantage MFIs offer is that they are generally more able to offer start-up capital to individuals with limited credit histories. As many respondents noted very limited levels of access to credit products, the role of MFIs in business creation may be particularly important, especially if they can help African business owners grow their businesses in both countries of residence and origin.*

In addition to asking about business plans, the survey also asked respondents about other ways in which they maintain financial connections with their communities of origin. *When asked if they want to buy property in the country of origin, over 55 percent of respondents indicated that they would, and an additional 24.41 percent indicated that they already own property.*

Figure 4.51
Desire to buy property in origin country

| | yes | no | already have property | Total |
|-------------------|---------------|---------------|-----------------------|-------------|
| Total | 1617 | 581 | 711 | 2909 |
| Percentage | 55.58% | 19.97% | 24.41% | 100% |

Respondents were also asked if they use insurance services, which three-quarters of the sample does. This is fully in line with the findings from the question regarding access to financial products, in which most respondents had at least health insurance.

Another important aspect of financial inclusion and investment to consider in the very specific context of migrants living abroad is participation in collective remittance-sending organisations. Respondents were asked if they are members of organisations that collectively send money to the country of origin. Such organisations can include diaspora organisations, church associations, home-town associations, etc. Of the entire sample less than 20 percent of all respondents participated in such an organisation, but considerable variation among countries can be seen in *Figure 4.52*. The largest proportion of respondents (35 percent) that participate in collective-remittance-sending organisations live in Germany and the United Kingdom.

Figure 4.52:
Membership in organization that collectively sends money to origin country

| | yes | no | Total |
|-------------------|---------------|---------------|----------------|
| Belgium | 31 | 235 | 266 |
| France | 61 | 244 | 305 |
| Germany | 158 | 297 | 455 |
| Italy | 23 | 216 | 239 |
| Luxembourg | 3 | 5 | 8 |
| Netherlands | 45 | 522 | 567 |
| UK | 129 | 238 | 367 |
| Spain | 23 | 336 | 359 |
| Switzerland | 72 | 207 | 279 |
| Sweden | 11 | 57 | 68 |
| Total | 556 | 2357 | 2913 |
| Percentage | 19.08% | 80.91% | 100.00% |

Respondents were also asked about their participation in organisations in the country of origin that use microfinance or offer some sort of informal insurance or risk-sharing scheme. Of the pool of respondents, only 7.31 percent of respondents did participate in such an organisation. While no country features a highly significant proportion of respondents that do, the UK once again featured the largest proportion of respondents (12 percent) that belonged to such an organisation, and ten percent of respondents from both France and Switzerland belonged to organisations that use microfinance or risk-sharing schemes.

Figure 4.53:
Membership in home country organizations that uses microfinance or own insurance mechanisms/risk sharing

| | Yes | No | Total |
|----------------|--------------|---------------|----------------|
| Belgium | 7 | 117 | 124 |
| France | 26 | 237 | 263 |
| Germany | 34 | 329 | 363 |
| Italy | 13 | 219 | 232 |
| Luxembourg | 1 | 5 | 6 |
| Netherlands | 13 | 329 | 342 |
| UK | 43 | 305 | 348 |
| Spain | 7 | 343 | 350 |
| Switzerland | 26 | 241 | 267 |
| Sweden | 3 | 62 | 65 |
| Other | 0 | 8 | 8 |
| TOTAL | 173 | 2195 | 2368 |
| PERCENT | 7.31% | 92.69% | 100.00% |

The differences among the countries of residence in terms of participation in specific organisations can provide helpful guidance in the development of potential financial products. While the UK has many well-established and highly-organised African migrant communities, Germany has only recently become home to large numbers of African migrants, thus the high rate of participation in collective money-sending organisations is somewhat surprising. Switzerland, which is also home to a more recent African diaspora, also featured a significant portion of respondents that collectively sent remittances through organisations, with more than one-quarter of respondents indicating so. The trend of collective-remittance sending (as well as participation in organisations in the home country) bears further investigation, particularly if the organisations that respondents are members of make consistent transfers and can be engaged in development activities in the countries of origin. Connecting organisations that represent the diaspora abroad to development organisations or financial initiatives in the country of origin would be a valuable way not only to facilitate better transfer and investment of monetary capital, but it would also be a good way to encourage the exchange of social capital between and among organisations. Knowledge exchange between organisations in the country of origin and country of residence would also help create a sense of ownership and responsibility for development initiatives, and the mutual exchange of information would also help organisations keep abreast of evolving financial needs.

Although thematically different, the last question in the survey asked about use of remittance service comparison websites such as sendmoneyhome.org in the UK, geldnaarhuis.nl in the Netherlands, envoiargent.fr in France, etc. Remittance comparison websites that provides overviews of the remittance transfer service providers operating in particular country corridors can encourage more cost-effective transfer choices, but very few of the respondents to this study indicated using a comparison website. ***Only eight percent of all respondents had used a comparison website, with the highest proportion (13 percent) of respondents using such websites in France and the UK.***

Figure 4.54:
Use remittance service comparison website

| | yes | no | Total |
|-------------------|--------------|---------------|-------------|
| Total | 229 | 2632 | 2861 |
| Percentage | 8.00% | 91.99% | 100% |

VI. Discussion & Recommendations

The results of the survey provide some valuable input for the development of financial tools and services that can help microfinance institutions become more active in the migrant remittance transfer industry. The results of the study should be prefaced with some caution, however. As stated previously, there may be some biases as to who was willing to answer the survey.

Migrant remittances are unique to the individuals sending and receiving them, and both sender and recipient contribute to the channel choice. Without understanding the preferences, limitations, and realities from both sides of the remittance corridor, it would be difficult to design a remittance transfer product or service that uniquely meets the needs of both sender and recipient.

Many factors influence the use of specific remittance transfer services, not the least of which is service availability. Service availability is in turn affected by the institutional and political arrangements within the country from which remittances originate. Such arrangements include legal regimes that govern the registration and operation of money transfer organizations, criminalization of informal money transfer networks, and user identification requirements. Such regimes and regulations vary widely across the countries sampled in this study. While the implementation of the European Payment Services Directive aims to close many of these gaps across the EU, the current availability and use of money transfer services among migrants varies widely precisely because the envisioned convergence has not yet come to fruition. Until regulations and institutional arrangements are harmonized across the European countries sampled in this study, the development of financial tools and services should be responsive to the unique environments of the sample countries.

On a similar token, the development of financial products and services must also consider the characteristics of the institutional and legal environments in recipient countries. This caution also extends to considering the degree of alignment between sending and receiving countries. While many of the respondents to the survey noted that they wanted to remit money via a mobile device, the establishment of such a service would involve considerable synchronisation between receiving and sending countries.

A more general discussion should also be had about the level of financial knowledge and wherewithal required by remittances senders and recipients to make effective use of financial products and services, particularly those offered via microfinance institutions. While the use of MFIs may seem intuitively simple, particularly in institutional

environments lacking high saturation of formal financial institutions or that benefit from more localised and diffused financial structures, only around half of all survey respondents knew about microfinance. Even fewer knew enough about MFIs to say if they would be willing to allow an MFI to manage their savings, which made it difficult for most respondents to provide an estimate of the percentage of their savings they would leave with an MFI. The development of any financial tool or product should be accompanied by a clear marketing campaign that educates potential users on the unique benefits and advantages of using a microfinance institution at all. Even if demand for a different financial product exists, the demand for *particular* tools and products must be grown from among the envisioned user group.

If there is one message that should be drawn from the above discussion, it should be that the development of a *single* financial tool or service that meets all of the needs of senders and recipients from ten sub-Saharan African countries living in ten European countries is challenging. The product developed would need to be functional and effective outside of unique country contexts, and it should be accessible for users with a wide range of demographic characteristics, financial knowledge, and remittance behaviours.

The survey results can be used as a preliminary guide in the development of financial services. For sake of clarity the survey results can be broken down categorically, and the major insights they offer can be applied according to specific dimension of the product, the needs it would meet, and the environments in which it would need to function.

→ Demographic characteristics

The demographic characteristics of migrant remittance senders can influence the effectiveness of a given financial service or product. Age, for example, can suggest familiarity and comfort level with new and innovative technologies, and education can serve as a proxy for familiarity with and knowledge about financial services and concepts. Income can, in a similar way, be used to loosely estimate the amount of capital an individual has at his or her disposal.

Across all countries of residence, the following demographic features appeared: the majority of respondents were in prime working age, male, with completed secondary education or higher, and with an average annual income of less than €30,000 (and less than €15,000 in 45 percent of all cases).

These characteristics of the sample population point to the development of a financial product or service that taps into the skills, competencies, and capacities of the target population. The migrants from the selected countries of origin living in the focus residence countries may be individuals who have much higher than average education

than their compatriots who have remained in the home country, and many may come from families or communities that can afford migration-related expenditures. International migration is often a highly-selective process in which individuals who have better access to the resources are those who migrate. This selectivity can translate into positive development outcomes if migrants are directly consulted and interfaced with: their knowledge of home country conditions and contexts coupled with the skills and knowledge gained abroad can be distinctly advantageous to the development of a financial service or product.

Given the age distribution of the respondent pool, it can be anticipated that the many of the respondents will be participating in host country labour markets for many years to come, and this could potentially lead to more stable economic situations for respondents. The low incomes of respondents in most countries of residence does not seem to discourage remittance sending, but it should be kept in mind that even if migrants remit significant proportions of their monthly incomes, the value of each transfer will likely not be high.

→ Migration history

An individual's migration history can imply different levels of access to formal financial services, particularly in a regulatory environment that demands inflexible documentation of users. Informality and a lack of legal residency can impede access to specific services, and as the European Payment Services Directive takes full effect, documentation requirements may tighten rather than loosen. Residence duration can also have important implications for the access an individual has to financial services: familiarity with the financial system in the host country can increase over time, and participation in the labour market and other elements of the economic system can also promote use of financial services.

The majority of participants reported some form of legal residency, with an average of 32 percent of participants claiming citizenship of the country of residence and 60 percent claiming possession of a residence permit. Residents of Spain fell outside of this pattern, with 27 of the sample residing without documents and less than one percent possessing citizenship. The sample was split fairly evenly among the three residency duration categories of 1.1-5.9 years, 6-10.9 years, and 11-20 years, with each representing over one-quarter of the sample. Clear distinctions among countries of residence can be seen, with the UK, Germany, and France home to the largest proportions of individuals who have been resident for over 20 years and Spain and the Netherlands featured that small proportion of long-term residents. A majority of respondents had made a visit to the home country at least once in the past three years, and a majority spoke via telephone with someone in the home country between one and four times each month.

Based on these residency trends, it can be seen that the majority of respondents maintain important forms of contact with their home countries, even if they have not resided in the country of origin for many years. In many of the countries of residence, specific financial tools and services are less available or more difficult to obtain for non-citizens, non-permanent residents, and individuals without proper documentation. To this end, the financial product developed for members of the target population should meet those types of existing service gaps. While only a relatively small proportion of the total survey population resided without documents, the real number may be much higher. Individuals lacking legal documentation are systematically excluded from formal financial services and systems; the developed financial product should not discriminate based on legal status and should allow for flexible forms of personal identification.

→ Remittance trends

Remittances can function as a vital resource to individual recipients, but to better understand the potential of remittances, it is first necessary to understand more about the behaviours of remitters.

The majority of respondents remitted many times per year, with over 30 percent sending once per month. Average transfer values were generally between €100 and €300 and were most often sent to cover consumption, education, and health expenditures. Remittances were most often sent through money transfer operators or through physical transportation with the migrant him or herself or with an acquaintance. While the majority of respondents were satisfied with the remittance method, those who were dissatisfied most often reported cost as the most important factor. The channels used for remittance transfer were generally chosen because they of their speed, security, and ease of use for both sender and recipient. Based on answers to open-ended questions, respondents would most like services that are free of points of sale, can be conducted online, and can be accessed by both sender and recipient in more convenient ways.

The remittance behaviours of survey respondents can indicate the types of financial products that would best meet existing demand and service usage patterns. The frequent but relatively low value remittances as well as intended use for recurring expenditures suggests that the developed financial product could both improve upon existing money transfer methods as well as help direct remittances into more sustainable ventures. Existing remittance channels often levy disproportionately high fees on low transfer values, so an alternative channel should focus on reducing transfer costs (and, if possible, taking advantage of favourable exchange rates by allowing foreign currency accounts). Increasing the ease with which transfers can be made and picked up would also be valued by users: a financial product that relies on online account management would help meet

many of the desires of remitters and their beneficiaries. Mobile phone transfers were also specifically mentioned as a way people would like to send money home. The intended use of remittances suggests that a financial product should help users meet pressing and immediate needs or more sustainable ways. Encouraging informal health care education insurance products may be one way to gradually encourage longer-term saving among senders who send primarily for consumption.

→ Current financial use and future needs

The assessment of the financial services and products that respondents currently use or would like to use if they were made available provides explicit guidance about the *types* of products that would be best suited to serve the communities specified.

The largest proportion of respondents indicated that health insurance was a very necessary service that they would like to have access to in both country of origin and residence. Savings accounts were similarly considered very necessary and desired. In the country of origin, credit to purchase a home and for a small business were also desired. Most respondents had a bank account in the country of residence: while the largest number used large multinational banks, many also held accounts with country-specific institutions. The majority of respondents possessed at least one bank card, often a Maestro card. The interest rates applied to most respondents' savings were low (under three percent). Most respondents did not know enough about microfinance institutions in the countries of origin to say if they would trust them for the management of their savings, but most respondents indicated a willingness to send 20 percent or less of their savings to an MFI in the origin country for management. Almost half of all respondents bought products online and sent online money transfers. Nearly three-quarters of respondents wanted to start a business, and the majority would do so in African. Most would need training to start a business, and their needs were most often in development of a business plan, basic business management and finance, and understanding financial products available for business. Most respondents either wanted to buy property in the origin country or already owned property, and most used insurance services of some kind. Around 20 percent of respondents participated in an organisation that sends money collectively to the country of origin, and a very small number used a remittance comparison website.

These common features suggests that many of the respondents were under-served in particular aspects of financial inclusion. The absence of desired credit services on both home and host-country markets point to the role that microfinance institutions could play in contributing to more sustainable investments. While limited visibility of MFIs is a barrier to widespread use, the complaints respondents had about normal banking services highlights clear opportunities for MFIs to better meet specific needs of migrant

populations and remittance receivers. Microfinance institutions could offer better access and management options that allow remitters to retain some sense of control over transfers without having to rely on methods regarded as too slow or expensive (as in traditional banks). As most respondents did not remit for investment purposes but to meet more immediate and recurring needs, the developed financial product must help remitters and their beneficiaries use money for more productive purposes that are still linked to consumption expenditures. Properly incentivising migrants to use the service will be an important element of success. If a savings account or scheme is developed, migrants should be clearly enticed to use it by the prospect of higher interest rates (ideally higher than 1.5 percent), more flexible access options, no service fees, easier transfer possibilities, and no minimum account balances.

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VIII. Annex: Data Tables

VIII.2.1 Demographic Information

Figure 1: Countries of Origin and Residence

| | Benin | Burkina Faso | Ethiopia | Ghana | Kenya | Mali | Nigeria | Senegal | Tanzania | Uganda | TOTAL | PERCENT |
|----------------|--------------|--------------|---------------|---------------|---------------|--------------|---------------|---------------|--------------|--------------|-------------|---------------|
| Belgium | 26 | 22 | 17 | 32 | 26 | 29 | 49 | 43 | 16 | 14 | 274 | 9.10% |
| France | 134 | 18 | 11 | 13 | 14 | 34 | 28 | 68 | 3 | 3 | 326 | 10.83% |
| Germany | 12 | 11 | 75 | 93 | 68 | 19 | 116 | 23 | 26 | 20 | 463 | 15.38% |
| Italy | 3 | 24 | 16 | 95 | 11 | 2 | 32 | 57 | 2 | 3 | 245 | 8.13% |
| Luxembourg | 6 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 8 | .26% |
| Netherlands | 5 | 11 | 97 | 203 | 58 | 7 | 111 | 27 | 44 | 39 | 602 | 20% |
| UK | 1 | 2 | 43 | 94 | 73 | 12 | 95 | 7 | 20 | 27 | 374 | 12.42% |
| Spain | 2 | 4 | 2 | 24 | 7 | 47 | 71 | 209 | 4 | 0 | 370 | 12.29% |
| Switzerland | 6 | 3 | 42 | 39 | 54 | 7 | 79 | 29 | 9 | 12 | 280 | 9.3% |
| Sweden | 0 | 1 | 26 | 8 | 6 | 0 | 9 | 3 | 6 | 9 | 68 | 2.25% |
| TOTAL | 195 | 96 | 329 | 601 | 317 | 157 | 592 | 466 | 130 | 127 | 3010 | 100% |
| PERCENT | 6.47% | 3.18% | 10.93% | 19.96% | 10.53% | 5.21% | 19.67% | 15.48% | 4.31% | 4.21% | 100% | |

Figure 2: What is your age?

| | <18 | 18-30 | 31-40 | >40 | Total |
|----------------|--------------|---------------|---------------|---------------|----------------|
| Belgium | 3 | 85 | 115 | 68 | 271 |
| France | 3 | 122 | 130 | 69 | 324 |
| Germany | 1 | 145 | 158 | 159 | 463 |
| Italy | 2 | 59 | 118 | 64 | 243 |
| Luxembourg | 0 | 6 | 2 | 0 | 8 |
| Netherlands | 6 | 170 | 228 | 161 | 565 |
| UK | 5 | 98 | 148 | 119 | 370 |
| Spain | 1 | 116 | 175 | 78 | 370 |
| Switzerland | 2 | 94 | 105 | 78 | 279 |
| Sweden | 1 | 25 | 25 | 18 | 69 |
| TOTAL | 24 | 920 | 1204 | 814 | 2962 |
| PERCENT | 0.81% | 31.06% | 40.64% | 27.48% | 100.00% |

Figure 3: What is your gender?

| | Male | Female | Total |
|----------------|---------------|---------------|-------------|
| Belgium | 186 | 87 | 273 |
| France | 193 | 127 | 320 |
| Germany | 287 | 176 | 463 |
| Italy | 191 | 51 | 242 |
| Luxembourg | 5 | 3 | 8 |
| Netherlands | 368 | 226 | 594 |
| UK | 227 | 145 | 372 |
| Spain | 270 | 101 | 371 |
| Switzerland | 169 | 110 | 279 |
| Sweden | 39 | 30 | 69 |
| TOTAL | 1935 | 1056 | 2991 |
| PERCENT | 64.69% | 35.30% | 100% |

Figure 4:

| | What is your highest level of education obtained? | | | | | | Total |
|-------------------|---|--------------------------|----------------------------|--|--|-------------|-------|
| | No formal education | Primary school completed | Secondary school completed | Tertiary education completed (college, university) | Post graduate education completed (MA, MS, PhD, MD, JD, etc) | | |
| Belgium | 5 | 47 | 82 | 94 | 42 | 270 | |
| France | 12 | 26 | 126 | 109 | 42 | 315 | |
| Germany | 7 | 51 | 182 | 139 | 80 | 459 | |
| Italy | 3 | 38 | 138 | 48 | 16 | 243 | |
| Luxembourg | 0 | 1 | 4 | 2 | 1 | 8 | |
| Netherlands | 2 | 39 | 155 | 239 | 143 | 578 | |
| UK | 1 | 28 | 120 | 141 | 78 | 368 | |
| Spain | 20 | 114 | 176 | 36 | 8 | 354 | |
| Switzerland | 1 | 56 | 104 | 74 | 44 | 279 | |
| Sweden | 1 | 4 | 13 | 35 | 16 | 69 | |
| Total | 52 | 404 | 1100 | 917 | 470 | 2943 | |
| Percentage | 1.76% | 13.72% | 37.37% | 31.15% | 15.97% | 100% | |

Figure 5:

| | In what range is your yearly income? | | | | | | Total |
|-------------------|--------------------------------------|----------------|----------------|----------------|-----------------|--------------|-------------|
| | <€15000 | €15,000-30,000 | €30,000-50,000 | €50,000-70,000 | €70,000-100,000 | >€100,000 | |
| Belgium | 148 | 98 | 19 | 4 | 0 | 0 | 269 |
| France | 132 | 112 | 40 | 11 | 5 | 4 | 304 |
| Germany | 147 | 187 | 68 | 32 | 11 | 5 | 450 |
| Italy | 162 | 63 | 10 | 5 | 1 | 1 | 242 |
| Luxembourg | 3 | 4 | 1 | 0 | 0 | 0 | 8 |
| Netherlands | 286 | 189 | 81 | 11 | 5 | 8 | 580 |
| UK | 37 | 188 | 112 | 22 | 9 | 3 | 371 |
| Spain | 315 | 42 | 7 | 1 | 0 | 1 | 366 |
| Switzerland | 37 | 132 | 87 | 18 | 5 | 0 | 279 |
| Sweden | 25 | 32 | 9 | 1 | 1 | 0 | 68 |
| Total | 1292 | 1047 | 434 | 105 | 37 | 22 | 2937 |
| Percentage | 43.99% | 35.64% | 14.77% | 3.57% | 1.25% | 0.74% | 100% |

VIII.2.2 Migration history

Figure 6: Current residency status

| | Citizen | Permit | Undocumented | Total |
|-------------------|---------------|---------------|--------------|----------------|
| Belgium | 88 | 158 | 20 | 266 |
| France | 159 | 146 | 11 | 316 |
| Germany | 159 | 297 | 9 | 465 |
| Italy | 26 | 200 | 17 | 243 |
| Luxembourg | 3 | 5 | 0 | 8 |
| Netherlands | 228 | 349 | 19 | 596 |
| UK | 148 | 213 | 12 | 373 |
| Spain | 26 | 242 | 98 | 366 |
| Switzerland | 104 | 168 | 8 | 280 |
| Sweden | 29 | 38 | 2 | 69 |
| Total | 970 | 1816 | 196 | 2982 |
| Percentage | 32.53% | 60.90% | 6.57% | 100.00% |

Figure 7: Version 1 survey only

| How many years have you lived in (current resident country)? | | | | | | |
|--|--------------|---------------|---------------|---------------|---------------|----------------|
| | 1 or less | 1.1-5.9 | 6.0-10.9 | 11.0-20.0 | <20 years | Total |
| Belgium | 16 | 33 | 24 | 42 | 10 | 125 |
| France | 10 | 63 | 75 | 73 | 44 | 265 |
| Germany | 11 | 73 | 62 | 142 | 76 | 364 |
| Italy | 7 | 58 | 106 | 56 | 5 | 232 |
| Luxembourg | 1 | 2 | 3 | 0 | 0 | 6 |
| Netherlands | 50 | 92 | 63 | 100 | 38 | 343 |
| UK | 3 | 60 | 72 | 112 | 102 | 349 |
| Spain | 7 | 134 | 135 | 72 | 3 | 351 |
| Switzerland | 3 | 55 | 70 | 94 | 45 | 267 |
| Sweden | 9 | 30 | 8 | 15 | 5 | 67 |
| Other | 0 | 1 | 4 | 3 | 0 | 8 |
| TOTAL | 117 | 601 | 622 | 709 | 328 | 2377 |
| PERCENT | 4.92% | 25.28% | 26.17% | 29.83% | 13.80% | 100.00% |

Figure 8: Version 2 survey only

| | For how many years have you had current residency status? | | | | | Total |
|-------------------|---|------------|------------|------------|-----------|-------------|
| | 1 or less | 1.1-5.9 | 6.0-10.9 | 11.0-20.0 | >20 years | |
| Belgium | 6 | 46 | 20 | 6 | 3 | 81 |
| France | 1 | 7 | 7 | 11 | 5 | 31 |
| Germany | 1 | 20 | 19 | 18 | 13 | 71 |
| Italy | 0 | 1 | 0 | 1 | 1 | 3 |
| Luxembourg | 0 | 0 | 0 | 0 | 0 | 0 |
| Netherlands | 17 | 63 | 22 | 20 | 1 | 123 |
| UK | 0 | 9 | 0 | 2 | 0 | 11 |
| Spain | 1 | 5 | 2 | 0 | 0 | 8 |
| Switzerland | 0 | 3 | 3 | 2 | 0 | 8 |
| Sweden | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 26 | 154 | 73 | 60 | 23 | 336 |
| Percentage | 8% | 46% | 22% | 18% | 7% | 100% |

Figure 9: Version 1 survey only

Do you speak (language of host country) reasonably well?

| | Yes | No | Total |
|----------------|---------------|---------------|----------------|
| Belgium | 94 | 30 | 124 |
| France | 252 | 21 | 273 |
| Germany | 313 | 54 | 367 |
| Italy | 194 | 35 | 229 |
| Luxembourg | 5 | 1 | 6 |
| Netherlands | 230 | 116 | 346 |
| UK | 350 | 0 | 350 |
| Spain | 316 | 31 | 347 |
| Switzerland | 198 | 70 | 268 |
| Sweden | 50 | 17 | 67 |
| Other | 7 | 1 | 8 |
| TOTAL | 2009 | 376 | 2385 |
| PERCENT | 84.23% | 15.77% | 100.00% |



Figure 10: Version 2 survey only

How many visits have you made to your home country in the last 3 years?

| | 0 | 1-2 | 3-5 | >5 | Total |
|-------------------|------------|------------|------------|-----------|-------------|
| Belgium | 67 | 50 | 20 | 4 | 141 |
| France | 17 | 12 | 7 | 3 | 39 |
| Germany | 39 | 35 | 13 | 6 | 93 |
| Italy | 3 | 5 | 0 | 1 | 9 |
| Luxembourg | 2 | 0 | 0 | 0 | 2 |
| Netherlands | 47 | 111 | 37 | 10 | 205 |
| UK | 0 | 12 | 9 | 1 | 22 |
| Spain | 1 | 9 | 1 | 1 | 12 |
| Switzerland | 2 | 4 | 5 | 0 | 11 |
| Sweden | 0 | 0 | 0 | 0 | 0 |
| Total | 178 | 238 | 92 | 26 | 534 |
| Percentage | 33% | 45% | 17% | 5% | 100% |

Figure 11: *Version 1 survey only*

How many visits have you made to you home country in the last year?

| | 0 | 1-2 | 3-5 | >5 | Total |
|--------------|-------------|------------|-----------|-----------|-------------|
| Belgium | 69 | 48 | 9 | 1 | 127 |
| France | 137 | 107 | 24 | 16 | 284 |
| Germany | 214 | 140 | 12 | 5 | 371 |
| Italy | 135 | 88 | 8 | 4 | 235 |
| Luxembourg | 2 | 4 | 0 | 0 | 6 |
| Netherlands | 178 | 147 | 21 | 6 | 352 |
| UK | 224 | 117 | 8 | 2 | 351 |
| Spain | 222 | 129 | 3 | 2 | 356 |
| Switzerland | 179 | 85 | 4 | 0 | 268 |
| Sweden | 22 | 38 | 8 | 0 | 68 |
| Other | 5 | 2 | 1 | 0 | 8 |
| TOTAL | 1387 | 905 | 98 | 36 | 2426 |

| Maastricht Graduate School of Governance | | | | |
|--|---------------|---------------|--------------|----------------|
| PERCENT | 57.17% | 37.30% | 4.04% | 1.48% |
| | | | | 100.00% |

Figure 12: How often do you speak on the phone to people in your home country per month?

| | <1 | 1-5 times | 6-10 times | 11-20 times | >20 | Total |
|-------------------|--------------|---------------|---------------|---------------|---------------|----------------|
| Belgium | 5 | 119 | 45 | 44 | 47 | 260 |
| France | 47 | 170 | 39 | 45 | 21 | 322 |
| Germany | 20 | 221 | 74 | 77 | 71 | 463 |
| Italy | 13 | 120 | 27 | 32 | 52 | 244 |
| Luxembourg | 0 | 2 | 4 | 2 | 0 | 8 |
| Netherlands | 16 | 245 | 123 | 93 | 102 | 579 |
| UK | 22 | 205 | 78 | 49 | 19 | 373 |
| Spain | 63 | 154 | 61 | 67 | 21 | 366 |
| Switzerland | 13 | 188 | 46 | 18 | 14 | 279 |
| Sweden | 2 | 36 | 8 | 10 | 12 | 68 |
| Total | 201 | 1460 | 505 | 437 | 359 | 2962 |
| Percentage | 6.79% | 49.29% | 17.05% | 14.75% | 12.12% | 100.00% |

VIII.2.3 Financial services use and needs

Figure 13: *Version 1 survey only*
Do you send home goods?

| | Yes | No | Total |
|----------------|---------------|---------------|----------------|
| Belgium | 66 | 59 | 125 |
| France | 124 | 147 | 271 |
| Germany | 196 | 169 | 365 |
| Italy | 141 | 88 | 229 |
| Luxembourg | 4 | 2 | 6 |
| Netherlands | 156 | 191 | 347 |
| UK | 142 | 206 | 348 |
| Spain | 147 | 205 | 352 |
| Switzerland | 105 | 162 | 267 |
| Sweden | 39 | 28 | 67 |
| TOTAL | 1120 | 1257 | 2377 |
| PERCENT | 47.13% | 52.87% | 100.00% |

Figure 14:
Where is the final destination of the money you send?

| | rural areas | urban areas | both | Total |
|-------------------|---------------|---------------|---------------|-------------|
| Belgium | 41 | 148 | 81 | 270 |
| France | 58 | 130 | 112 | 300 |
| Germany | 83 | 208 | 167 | 458 |
| Italy | 34 | 145 | 59 | 238 |
| Luxembourg | 3 | 3 | 2 | 8 |
| Netherlands | 67 | 258 | 250 | 575 |
| UK | 59 | 185 | 127 | 371 |
| Spain | 123 | 153 | 83 | 359 |
| Switzerland | 38 | 163 | 79 | 280 |
| Sweden | 8 | 33 | 27 | 68 |
| Total | 514 | 1426 | 987 | 2927 |
| Percentage | 17.56% | 48.72% | 33.72% | 100% |

Figure 15: How often have you sent money in the last year (12 months)?

| | Several times per month | Once per month | Once every 2 months | Once every 3 months | Once every 6 months | Once in a year | Other | Total |
|-------------------|-------------------------|----------------|---------------------|---------------------|---------------------|----------------|--------------|----------------|
| Belgium | 24 | 89 | 58 | 49 | 29 | 19 | 4 | 272 |
| France | 18 | 83 | 37 | 68 | 47 | 34 | 17 | 304 |
| Germany | 28 | 121 | 79 | 105 | 58 | 64 | 4 | 459 |
| Italy | 9 | 83 | 68 | 48 | 12 | 16 | 5 | 241 |
| Luxembourg | 0 | 2 | 2 | 3 | 0 | 1 | 0 | 8 |
| Netherlands | 37 | 187 | 122 | 123 | 69 | 38 | 16 | 592 |
| UK | 33 | 96 | 36 | 111 | 62 | 34 | 0 | 372 |
| Spain | 38 | 152 | 54 | 47 | 44 | 22 | 10 | 367 |
| Switzerland | 25 | 71 | 23 | 74 | 44 | 42 | 1 | 280 |
| Sweden | 2 | 20 | 5 | 17 | 13 | 6 | 4 | 67 |
| Total | 214 | 904 | 484 | 645 | 378 | 276 | 61 | 2962 |
| Percentage | 7.22% | 30.52% | 16.34% | 21.78% | 12.76% | 9.32% | 2.06% | 100.00% |

Figure 16: *Version 1 survey only*

| Do you send money at specific times per year? | | | | | | |
|---|---------------|---------------|---------------|--------------|----------------|--|
| | Christmas | New Years | Ramadan | Other | Total | |
| Belgium | 48 | 24 | 17 | 19 | 108 | |
| France | 70 | 75 | 76 | 16 | 237 | |
| Germany | 176 | 39 | 25 | 27 | 267 | |
| Italy | 67 | 35 | 34 | 19 | 155 | |
| Luxembourg | 1 | 4 | 0 | 0 | 5 | |
| Netherlands | 179 | 45 | 21 | 11 | 256 | |
| UK | 178 | 39 | 18 | 23 | 258 | |
| Spain | 108 | 128 | 159 | 29 | 424 | |
| Switzerland | 136 | 34 | 7 | 4 | 181 | |
| Sweden | 39 | 32 | 6 | 4 | 81 | |
| TOTAL | 1002 | 455 | 363 | 152 | 1972 | |
| PERCENT | 50.81% | 23.10% | 18.40% | 7.68% | 100.00% | |

Figure 17: What is the average amount of money you send per time money is sent?

| | <€100 | €100-€200 | €200-€300 | €300-€400 | €400-€500 | €500-€1000 | >€1000 | Total |
|-------------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|----------------|
| Belgium | 73 | 120 | 41 | 15 | 15 | 6 | 1 | 271 |
| France | 47 | 116 | 77 | 28 | 25 | 12 | 0 | 305 |
| Germany | 81 | 163 | 113 | 28 | 36 | 28 | 7 | 456 |
| Italy | 44 | 99 | 65 | 19 | 12 | 4 | 0 | 243 |
| Luxembourg | 3 | 3 | 2 | 0 | 0 | 0 | 0 | 8 |
| Netherlands | 138 | 248 | 114 | 35 | 34 | 19 | 4 | 592 |
| UK | 35 | 114 | 98 | 49 | 29 | 40 | 7 | 372 |
| Spain | 106 | 134 | 83 | 30 | 8 | 5 | 0 | 366 |
| Switzerland | 33 | 129 | 72 | 29 | 11 | 5 | 1 | 280 |
| Sweden | 13 | 26 | 7 | 5 | 6 | 6 | 5 | 68 |
| Total | 573 | 1152 | 672 | 238 | 176 | 125 | 25 | 2961 |
| Percentage | 19.35% | 38.91% | 22.70% | 8.04% | 5.94% | 4.22% | 0.84% | 100.00% |

Figure 18: *Version 1 survey only*

| | Who is the main recipient of the money sent? | | | | | Total |
|----------------|--|--------------|------------------------------|--------------|--|----------------|
| | family member | friend | NGO/charitable organizations | Other | | |
| Belgium | 119 | 3 | 4 | 1 | | 127 |
| France | 244 | 11 | 3 | 1 | | 259 |
| Germany | 337 | 19 | 9 | 1 | | 366 |
| Italy | 215 | 10 | 2 | 1 | | 228 |
| Luxembourg | 6 | 0 | 0 | 0 | | 6 |
| Netherlands | 328 | 12 | 1 | 1 | | 342 |
| UK | 300 | 26 | 19 | 1 | | 346 |
| Spain | 344 | 5 | 0 | 0 | | 349 |
| Switzerland | 244 | 15 | 9 | 0 | | 268 |
| Sweden | 54 | 11 | 1 | 1 | | 67 |
| Other | 8 | 0 | 0 | 0 | | 8 |
| TOTAL | 2199 | 112 | 48 | 7 | | 2366 |
| PERCENT | 92.94% | 4.73% | 2.03% | 0.30% | | 100.00% |

Figure 19:

For what reasons do you send money home?

| | Investment (family business, housing) | Consumption (i.e. food, clothing, everyday goods) | Education | Health | Repayment of debts | Savings | Social projects/religious events (Please specify) | Special purposes (wedding, birthday, funeral) <i>Version 1 survey only</i> | Other | Total |
|-------------------|--|---|---------------|---------------|-----------------------|--------------|--|---|--------------|----------------|
| Belgium | 68 | 254 | 138 | 115 | 23 | 19 | 24 | 28 | 9 | 678 |
| France | 99 | 289 | 106 | 97 | 22 | 40 | 19 | 61 | 13 | 746 |
| Germany | 254 | 440 | 251 | 255 | 69 | 39 | 6 | 200 | 16 | 1530 |
| Italy | 97 | 320 | 117 | 112 | 26 | 27 | 2 | 93 | 3 | 797 |
| Luxembourg | 4 | 8 | 3 | 2 | 1 | 0 | 0 | 3 | 0 | 21 |
| Netherlands | 143 | 504 | 332 | 266 | 69 | 69 | 19 | 55 | 9 | 1488 |
| UK | 161 | 385 | 174 | 148 | 54 | 35 | 4 | 203 | 8 | 1172 |
| Spain | 208 | 528 | 210 | 276 | 74 | 47 | 0 | 178 | 5 | 1526 |
| Switzerland | 92 | 295 | 120 | 112 | 24 | 8 | 0 | 176 | 2 | 829 |
| Sweden | 17 | 67 | 41 | 37 | 6 | 3 | 0 | 16 | 1 | 188 |
| Total | 1143 | 3093 | 1492 | 1420 | 368 | 287 | 74 | 1013 | 66 | 8956 |
| Percentage | 12.76% | 34.54% | 16.66% | 15.86% | 4.11% | 3.20% | 0.83% | 11.31% | 0.74% | 100.00% |

Figure 20: Version 1 survey only

| For how many years have you been sending money home? | | | | | | |
|--|---------------|---------------|---------------|---------------|--------------|----------------|
| | 1 or less | 1.1-5 | 5.1-10 | 10.1-20 | >20 | Total |
| Belgium | 35 | 32 | 38 | 20 | 2 | 127 |
| France | 88 | 98 | 63 | 30 | 5 | 284 |
| Germany | 30 | 121 | 82 | 101 | 37 | 371 |
| Italy | 30 | 75 | 101 | 27 | 2 | 235 |
| Luxembourg | 1 | 2 | 3 | 0 | 0 | 6 |
| Netherlands | 113 | 103 | 69 | 57 | 10 | 352 |
| UK | 18 | 100 | 115 | 102 | 16 | 351 |
| Spain | 76 | 130 | 101 | 45 | 3 | 355 |
| Switzerland | 12 | 99 | 84 | 60 | 13 | 268 |
| Sweden | 15 | 34 | 8 | 10 | 1 | 68 |
| Other | 0 | 2 | 3 | 2 | 1 | 8 |
| TOTAL | 418 | 796 | 667 | 454 | 90 | 2425 |
| PERCENT | 17.24% | 32.82% | 27.51% | 18.72% | 3.71% | 100.00% |

Figure 21:

| | How do you send money home? (list all ways money is sent) | | | | | | | | | |
|-------------------|---|--|---|---|-------------------|------------------------|------------------------------|---|--------------|----------------|
| | bring it myself on a trip home | send money with someone else (friend/relative) when they go home | send through a money transfer operator (i.e. Western Union, Money Gram) | send through a shop keeper/ call house/hawala | send through bank | send money in the mail | send money with mobile phone | send money via stored card (credit card/bank card/phone card) | Other | Total |
| Belgium | 53 | 87 | 219 | 25 | 39 | 4 | 6 | 8 | 1 | 442 |
| France | 116 | 148 | 214 | 28 | 65 | 19 | 0 | 4 | 2 | 596 |
| Germany | 252 | 269 | 364 | 80 | 109 | 53 | 12 | 40 | 13 | 1192 |
| Italy | 85 | 105 | 204 | 7 | 82 | 5 | 1 | 7 | 0 | 496 |
| Luxembourg | 4 | 4 | 7 | 0 | 1 | 0 | 0 | 0 | 0 | 16 |
| Netherlands | 132 | 246 | 488 | 42 | 83 | 7 | 4 | 7 | 5 | 1014 |
| UK | 158 | 156 | 289 | 114 | 103 | 58 | 78 | 48 | 6 | 1010 |
| Spain | 96 | 102 | 344 | 198 | 119 | 60 | 12 | 3 | 10 | 944 |
| Switzerland | 139 | 139 | 254 | 73 | 72 | 48 | 3 | 20 | 1 | 749 |
| Sweden | 23 | 26 | 55 | 4 | 15 | 0 | 0 | 1 | 1 | 125 |
| Total | 1058 | 1282 | 2438 | 571 | 688 | 254 | 116 | 138 | 39 | 6584 |
| Percentage | 16.07% | 19.47% | 37.03% | 8.67% | 10.45% | 3.86% | 1.76% | 2.10% | 0.59% | 100.00% |

Figure 22:

| Are you currently satisfied with the way you send money? | | | |
|--|---------------|---------------|----------------|
| | Yes | No | Total |
| Belgium | 179 | 90 | 269 |
| France | 216 | 82 | 298 |
| Germany | 284 | 173 | 457 |
| Italy | 183 | 55 | 238 |
| Luxembourg | 2 | 6 | 8 |
| Netherlands | 427 | 143 | 570 |
| UK | 282 | 89 | 371 |
| Spain | 202 | 160 | 362 |
| Switzerland | 215 | 65 | 280 |
| Sweden | 55 | 13 | 68 |
| Total | 2045 | 876 | 2921 |
| Percentage | 70.01% | 29.99% | 100.00% |

Figure 23: If no, what are you currently dissatisfied with? (list all that apply)

| | speed of service | security/how safe the method of sending is | convenience | cost | Other | Total |
|-------------------|------------------|--|---------------|---------------|--------------|----------------|
| Belgium | 12 | 7 | 10 | 78 | 3 | 110 |
| France | 12 | 8 | 8 | 72 | 0 | 100 |
| Germany | 31 | 19 | 22 | 153 | 5 | 230 |
| Italy | 3 | 5 | 11 | 48 | 0 | 67 |
| Luxembourg | 1 | 0 | 1 | 6 | 0 | 8 |
| Netherlands | 8 | 16 | 19 | 126 | 4 | 173 |
| UK | 11 | 14 | 12 | 73 | 2 | 112 |
| Spain | 8 | 19 | 55 | 135 | 12 | 229 |
| Switzerland | 10 | 3 | 6 | 55 | 1 | 75 |
| Sweden | 0 | 0 | 1 | 12 | 0 | 13 |
| Total | 96 | 91 | 145 | 758 | 27 | 1117 |
| Percentage | 8.59% | 8.15% | 12.98% | 67.86% | 2.42% | 100.00% |

Figure 24: Why do you use the current service? (mark all that apply)

| | Speed | Easy to send | Easy to receive | Security | Cost | Familiarity | Trust | Other | Total |
|-------------------|---------------|---------------|-----------------|---------------|--------------|--------------|---------------|--------------|----------------|
| Belgium | 161 | 143 | 94 | 107 | 35 | 55 | 85 | 4 | 684 |
| France | 187 | 124 | 98 | 126 | 52 | 65 | 83 | 0 | 735 |
| Germany | 278 | 327 | 211 | 252 | 90 | 147 | 130 | 14 | 1449 |
| Italy | 111 | 82 | 71 | 79 | 37 | 83 | 105 | 5 | 573 |
| Luxembourg | 5 | 3 | 3 | 4 | 0 | 4 | 3 | 0 | 22 |
| Netherlands | 379 | 368 | 301 | 256 | 57 | 112 | 164 | 10 | 1647 |
| UK | 236 | 296 | 234 | 178 | 92 | 147 | 167 | 7 | 1357 |
| Spain | 250 | 231 | 182 | 210 | 88 | 148 | 137 | 3 | 1249 |
| Switzerland | 211 | 211 | 134 | 156 | 46 | 77 | 94 | 3 | 932 |
| Sweden | 43 | 31 | 22 | 42 | 12 | 7 | 24 | 2 | 183 |
| Total | 1861 | 1816 | 1350 | 1410 | 509 | 845 | 992 | 48 | 8831 |
| Percentage | 21.07% | 20.56% | 15.29% | 15.97% | 5.76% | 9.57% | 11.23% | 0.54% | 100.00% |

Figure 25:
Are there other investment or financial services that you are looking for?

| | yes | no | Total |
|-------------------|---------------|---------------|----------------|
| Belgium | 139 | 105 | 244 |
| France | 89 | 145 | 234 |
| Germany | 138 | 296 | 434 |
| Italy | 104 | 118 | 222 |
| Luxembourg | 4 | 4 | 8 |
| Netherlands | 236 | 247 | 483 |
| UK | 161 | 188 | 349 |
| Spain | 158 | 177 | 335 |
| Switzerland | 134 | 142 | 276 |
| Sweden | 15 | 49 | 64 |
| Total | 1178 | 1471 | 2649 |
| Percentage | 44.47% | 55.53% | 100.00% |
| | | | % |

Figure 26: Version 1 survey only
How necessary is it to have access to the following services in (country of residence)?

| | Savings account | | | | Credit card | | | |
|----------------|-----------------|---------------|---------------|----------------|----------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 87 | 24 | 9 | 120 | 70 | 30 | 20 | 120 |
| France | 182 | 39 | 10 | 231 | 175 | 40 | 18 | 233 |
| Germany | 130 | 158 | 50 | 338 | 111 | 157 | 70 | 338 |
| Italy | 90 | 16 | 122 | 228 | 61 | 15 | 152 | 228 |
| Luxembourg | 6 | 0 | 0 | 6 | 3 | 2 | 1 | 6 |
| Netherlands | 248 | 47 | 26 | 321 | 149 | 91 | 78 | 318 |
| UK | 154 | 136 | 46 | 336 | 185 | 123 | 28 | 336 |
| Spain | 212 | 104 | 24 | 340 | 139 | 115 | 84 | 338 |
| Switzerland | 84 | 120 | 45 | 249 | 129 | 91 | 29 | 249 |
| Sweden | 47 | 15 | 4 | 66 | 43 | 12 | 11 | 66 |
| Other | 5 | 1 | 2 | 8 | 3 | 3 | 2 | 8 |
| TOTAL | 1245 | 660 | 338 | 2243 | 1068 | 679 | 493 | 2240 |
| PERCENT | 55.51% | 29.42% | 15.07% | 100.00% | 47.68% | 30.31% | 22.01% | 100.00% |

Figure 27: Version 1 survey only

How necessary is it to have access to the following services in (country of residence)?

| | Credit to purchase home | | | | Credit for a small business | | | |
|----------------|-------------------------|---------------|---------------|----------------|-----------------------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 62 | 30 | 28 | 120 | 50 | 35 | 34 | 119 |
| France | 95 | 42 | 66 | 203 | 109 | 57 | 39 | 205 |
| Germany | 123 | 126 | 86 | 335 | 120 | 133 | 80 | 333 |
| Italy | 100 | 76 | 51 | 227 | 54 | 67 | 107 | 228 |
| Luxembourg | 2 | 2 | 2 | 6 | 2 | 3 | 1 | 6 |
| Netherlands | 120 | 89 | 104 | 313 | 102 | 99 | 112 | 313 |
| UK | 142 | 158 | 36 | 336 | 124 | 176 | 34 | 334 |
| Spain | 151 | 119 | 69 | 339 | 172 | 113 | 52 | 337 |
| Switzerland | 76 | 151 | 22 | 249 | 66 | 167 | 16 | 249 |
| Sweden | 19 | 18 | 28 | 65 | 19 | 15 | 30 | 64 |
| Other | 2 | 1 | 4 | 7 | 2 | 1 | 4 | 7 |
| TOTAL | 892 | 812 | 496 | 2200 | 820 | 866 | 509 | 2195 |
| PERCENT | 40.55% | 36.91% | 22.55% | 100.00% | 37.36% | 39.45% | 23.19% | 100.00% |

Figure 28: Version 1 survey only

How necessary is it to have access to the following services in (country of residence)?

| | Credit to make other purchases | | | | Life Insurance | | | |
|----------------|--------------------------------|---------------|---------------|----------------|----------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 43 | 40 | 34 | 117 | 80 | 22 | 17 | 119 |
| France | 122 | 56 | 39 | 217 | 143 | 37 | 39 | 219 |
| Germany | 60 | 163 | 107 | 330 | 67 | 170 | 95 | 332 |
| Italy | 38 | 48 | 139 | 225 | 87 | 57 | 82 | 226 |
| Luxembourg | 2 | 3 | 1 | 6 | 2 | 4 | 0 | 6 |
| Netherlands | 98 | 111 | 102 | 311 | 168 | 85 | 62 | 315 |
| UK | 81 | 192 | 62 | 335 | 66 | 164 | 105 | 335 |
| Spain | 119 | 132 | 87 | 338 | 119 | 136 | 82 | 337 |
| Switzerland | 31 | 168 | 50 | 249 | 16 | 137 | 95 | 248 |
| Sweden | 24 | 14 | 27 | 65 | 41 | 10 | 13 | 64 |
| Other | 3 | 1 | 4 | 8 | 2 | 2 | 4 | 8 |
| TOTAL | 621 | 928 | 652 | 2201 | 791 | 824 | 594 | 2209 |
| PERCENT | 28.21% | 42.16% | 29.62% | 100.00% | 35.81% | 37.30% | 26.89% | 100.00% |

Figure 29: Version 1 survey only

How necessary is it to have access to the following services in (country of residence)?

| | Repatriation Insurance | | | | Health Insurance | | | |
|----------------|------------------------|---------------|---------------|----------------|------------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 37 | 33 | 48 | 118 | 97 | 16 | 8 | 121 |
| France | 132 | 29 | 50 | 211 | 196 | 12 | 4 | 212 |
| Germany | 37 | 126 | 166 | 329 | 245 | 88 | 3 | 336 |
| Italy | 50 | 49 | 128 | 227 | 139 | 68 | 23 | 230 |
| Luxembourg | 0 | 5 | 1 | 6 | 5 | 1 | 0 | 6 |
| Netherlands | 100 | 90 | 113 | 303 | 266 | 31 | 19 | 316 |
| UK | 46 | 152 | 134 | 332 | 273 | 57 | 5 | 335 |
| Spain | 87 | 136 | 110 | 333 | 225 | 98 | 16 | 339 |
| Switzerland | 24 | 129 | 96 | 249 | 222 | 27 | 0 | 249 |
| Sweden | 25 | 8 | 29 | 62 | 51 | 11 | 2 | 64 |
| Other | 1 | 0 | 7 | 8 | 3 | 3 | 2 | 8 |
| TOTAL | 539 | 757 | 882 | 2178 | 1722 | 412 | 82 | 2216 |
| PERCENT | 24.75% | 34.76% | 40.50% | 100.00% | 77.71% | 18.59% | 3.70% | 100.00% |

Figure 30: Version 1 survey only

How necessary is it to have access to the following services in (country of origin)?

| | Savings account | | | | Credit card | | | |
|----------------|-----------------|---------------|---------------|----------------|----------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 67 | 35 | 18 | 120 | 23 | 42 | 54 | 119 |
| France | 130 | 41 | 49 | 220 | 99 | 37 | 80 | 216 |
| Germany | 50 | 145 | 141 | 336 | 37 | 155 | 141 | 333 |
| Italy | 56 | 23 | 148 | 227 | 31 | 11 | 184 | 226 |
| Luxembourg | 6 | 0 | 0 | 6 | 1 | 0 | 5 | 6 |
| Netherlands | 210 | 47 | 53 | 310 | 54 | 72 | 174 | 300 |
| UK | 64 | 184 | 85 | 333 | 57 | 200 | 75 | 332 |
| Spain | 184 | 108 | 29 | 321 | 112 | 89 | 119 | 320 |
| Switzerland | 6 | 166 | 77 | 249 | 14 | 180 | 55 | 249 |
| Sweden | 29 | 10 | 26 | 65 | 18 | 8 | 38 | 64 |
| Other | 3 | 1 | 3 | 7 | 2 | 0 | 5 | 7 |
| TOTAL | 805 | 760 | 629 | 2194 | 448 | 794 | 930 | 2172 |
| PERCENT | 36.69% | 34.64% | 28.67% | 100.00% | 20.63% | 36.56% | 42.82% | 100.00% |

Figure 31: Version 1 survey only

How necessary is it to have access to the following services in (country of origin)?

| | Credit to purchase home | | | | Credit for a small business | | | |
|----------------|-------------------------|---------------|---------------|----------------|-----------------------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 31 | 44 | 44 | 119 | 38 | 45 | 36 | 119 |
| France | 104 | 26 | 67 | 197 | 115 | 42 | 48 | 205 |
| Germany | 163 | 76 | 97 | 336 | 166 | 88 | 79 | 333 |
| Italy | 50 | 87 | 88 | 225 | 43 | 61 | 123 | 227 |
| Luxembourg | 4 | 0 | 2 | 6 | 3 | 1 | 2 | 6 |
| Netherlands | 134 | 79 | 89 | 302 | 126 | 102 | 71 | 299 |
| UK | 166 | 139 | 28 | 333 | 171 | 138 | 22 | 331 |
| Spain | 181 | 104 | 38 | 323 | 211 | 77 | 33 | 321 |
| Switzerland | 79 | 148 | 22 | 249 | 83 | 151 | 15 | 249 |
| Sweden | 18 | 7 | 39 | 64 | 20 | 9 | 35 | 64 |
| Other | 2 | 1 | 5 | 8 | 1 | 2 | 4 | 7 |
| TOTAL | 932 | 711 | 519 | 2162 | 977 | 716 | 468 | 2161 |
| PERCENT | 43.11% | 32.89% | 24.01% | 100.00% | 45.21% | 33.13% | 21.66% | 100.00% |

Figure 32: Version 1 survey only

| | | How necessary is it to have access to the following services in (country of origin)? | | | | | | | |
|----------------|--|--|---------------|---------------|----------------|----------------|---------------|---------------|----------------|
| | | Credit to make other purchases | | | | Life Insurance | | | |
| | | Very Necessary | Necessary | Not Necessary | | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | | 18 | 55 | 45 | 118 | 34 | 42 | 43 | 119 |
| France | | 98 | 52 | 63 | 213 | 106 | 26 | 74 | 206 |
| Germany | | 86 | 134 | 108 | 328 | 36 | 140 | 153 | 329 |
| Italy | | 21 | 36 | 169 | 226 | 47 | 55 | 124 | 226 |
| Luxembourg | | 1 | 3 | 2 | 6 | 1 | 3 | 2 | 6 |
| Netherlands | | 72 | 104 | 124 | 300 | 124 | 80 | 98 | 302 |
| UK | | 81 | 195 | 55 | 331 | 48 | 171 | 113 | 332 |
| Spain | | 114 | 121 | 84 | 319 | 92 | 129 | 100 | 321 |
| Switzerland | | 27 | 175 | 47 | 249 | 5 | 140 | 104 | 249 |
| Sweden | | 13 | 12 | 39 | 64 | 20 | 8 | 36 | 64 |
| Other | | 1 | 2 | 4 | 7 | 0 | 1 | 6 | 7 |
| TOTAL | | 532 | 889 | 740 | 2161 | 513 | 795 | 853 | 2161 |
| PERCENT | | 24.62% | 41.14% | 34.24% | 100.00% | 23.74% | 36.79% | 39.47% | 100.00% |

Figure 33: Version 1 survey only

| | | Repatriation Insurance | | | | | Health Insurance | | | | |
|----------------|--|------------------------|---------------|---------------|----------------|----------------|------------------|---------------|----------------|--|--|
| | | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total | | |
| Belgium | | 12 | 22 | 80 | 114 | 50 | 49 | 20 | 119 | | |
| France | | 64 | 30 | 107 | 201 | 140 | 24 | 42 | 206 | | |
| Germany | | 38 | 136 | 153 | 327 | 233 | 81 | 19 | 333 | | |
| Italy | | 17 | 6 | 201 | 224 | 63 | 87 | 77 | 227 | | |
| Luxembourg | | 0 | 2 | 4 | 6 | 2 | 2 | 2 | 6 | | |
| Netherlands | | 47 | 39 | 211 | 297 | 153 | 92 | 58 | 303 | | |
| UK | | 51 | 158 | 119 | 328 | 265 | 51 | 15 | 331 | | |
| Spain | | 41 | 74 | 203 | 318 | 180 | 81 | 61 | 322 | | |
| Switzerland | | 23 | 150 | 77 | 250 | 211 | 33 | 4 | 248 | | |
| Sweden | | 14 | 8 | 40 | 62 | 24 | 11 | 29 | 64 | | |
| Other | | 1 | 0 | 6 | 7 | 3 | 2 | 3 | 8 | | |
| TOTAL | | 308 | 625 | 1201 | 2134 | 1324 | 513 | 330 | 2167 | | |
| PERCENT | | 14.43% | 29.29% | 56.28% | 100.00% | 61.10% | 23.67% | 15.23% | 100.00% | | |

Figure 34: Version 1 survey only

How necessary is it to have access to the following services in (country of residence)?

| | Auto Insurance | | | | Educational Insurance | | | |
|----------------|----------------|---------------|---------------|----------------|-----------------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 62 | 36 | 19 | 117 | 44 | 53 | 23 | 120 |
| France | 143 | 41 | 27 | 211 | 128 | 29 | 52 | 209 |
| Germany | 118 | 178 | 37 | 333 | 158 | 90 | 84 | 332 |
| Italy | 108 | 59 | 61 | 228 | 36 | 9 | 181 | 226 |
| Luxembourg | 4 | 2 | 0 | 6 | 1 | 3 | 2 | 6 |
| Netherlands | 168 | 90 | 52 | 310 | 140 | 68 | 106 | 314 |
| UK | 150 | 165 | 21 | 336 | 178 | 124 | 31 | 333 |
| Spain | 99 | 160 | 79 | 338 | 109 | 116 | 113 | 338 |
| Switzerland | 124 | 118 | 7 | 249 | 156 | 86 | 7 | 249 |
| Sweden | 30 | 11 | 23 | 64 | 28 | 11 | 26 | 65 |
| Other | 3 | 2 | 3 | 8 | 1 | 2 | 4 | 7 |
| TOTAL | 1009 | 862 | 329 | 2200 | 979 | 591 | 629 | 2199 |
| PERCENT | 45.86% | 39.18% | 14.95% | 100.00% | 44.52% | 26.88% | 28.60% | 100.00% |

Figure 35: Version 1 survey only

How necessary is it to have access to the following services in (country of origin)?

| | Auto Insurance | | | | Educational Insurance | | | |
|----------------|----------------|---------------|---------------|----------------|-----------------------|---------------|---------------|----------------|
| | Very Necessary | Necessary | Not Necessary | Total | Very Necessary | Necessary | Not Necessary | Total |
| Belgium | 39 | 55 | 25 | 119 | 41 | 46 | 32 | 119 |
| France | 101 | 39 | 65 | 205 | 120 | 34 | 48 | 202 |
| Germany | 80 | 142 | 107 | 329 | 196 | 39 | 93 | 328 |
| Italy | 51 | 68 | 107 | 226 | 29 | 9 | 185 | 223 |
| Luxembourg | 1 | 3 | 2 | 6 | 2 | 0 | 4 | 6 |
| Netherlands | 107 | 105 | 88 | 300 | 98 | 73 | 129 | 300 |
| UK | 116 | 183 | 31 | 330 | 204 | 95 | 31 | 330 |
| Spain | 69 | 147 | 104 | 320 | 102 | 94 | 125 | 321 |
| Switzerland | 97 | 140 | 12 | 249 | 164 | 74 | 9 | 247 |
| Sweden | 23 | 6 | 35 | 64 | 20 | 5 | 39 | 64 |
| Other | 1 | 2 | 4 | 7 | 1 | 1 | 4 | 6 |
| TOTAL | 685 | 890 | 580 | 2155 | 977 | 470 | 699 | 2146 |
| PERCENT | 31.79% | 41.30% | 26.91% | 100.00% | 45.53% | 21.90% | 32.57% | 100.00% |

Figure 36: Version 2 survey only

| | Which services would you like to have in your country of residence? | | | | | | | | | | | |
|-------------------|---|------------|-------------|------------|-------------------------|------------|---------------------------|------------|--------------------------------|------------|-----|----|
| | Savings account | | Credit card | | Credit to purchase home | | Credit for small business | | Credit to make other purchases | | | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Belgium | 77 | 61 | 56 | 83 | 52 | 84 | 81 | 56 | 52 | 83 | | |
| France | 9 | 16 | 10 | 18 | 8 | 18 | 15 | 11 | 10 | 18 | | |
| Germany | 51 | 27 | 45 | 33 | 26 | 53 | 17 | 62 | 40 | 40 | | |
| Italy | 4 | 0 | 3 | 1 | 0 | 2 | 0 | 3 | 2 | 2 | | |
| Luxembourg | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | | |
| Netherlands | 57 | 64 | 89 | 61 | 60 | 70 | 84 | 51 | 41 | 83 | | |
| UK | 8 | 5 | 9 | 4 | 9 | 4 | 9 | 3 | 7 | 5 | | |
| Spain | 5 | 0 | 2 | 1 | 2 | 2 | 2 | 1 | 0 | 2 | | |
| Switzerland | 8 | 2 | 8 | 2 | 2 | 7 | 4 | 5 | 6 | 4 | | |
| Sweden | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total | 222 | 175 | 222 | 205 | 159 | 242 | 212 | 194 | 158 | 239 | | |
| Percentage | 56% | 44% | 52% | 48% | 40% | 60% | 52% | 48% | 40% | 60% | | |

Figure 37: Version 2 survey only

| | Which services would you like to have in your country of residence? | | | | | | | | | | | |
|-------------------|---|------------|------------------------|------------|------------------|------------|----------------|------------|-----------------------|------------|-----|----|
| | Life insurance | | Repatriation insurance | | Health insurance | | Auto insurance | | Educational insurance | | | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Belgium | 65 | 68 | 39 | 94 | 73 | 62 | 36 | 100 | 33 | 103 | | |
| France | 8 | 18 | 11 | 18 | 10 | 15 | 7 | 17 | 7 | 18 | | |
| Germany | 40 | 39 | 38 | 37 | 65 | 14 | 43 | 33 | 23 | 53 | | |
| Italy | 1 | 2 | 1 | 2 | 3 | 0 | 3 | 0 | 1 | 4 | | |
| Luxembourg | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | | |
| Netherlands | 59 | 73 | 44 | 72 | 59 | 65 | 32 | 80 | 51 | 77 | | |
| UK | 7 | 6 | 6 | 5 | 8 | 4 | 5 | 6 | 7 | 7 | | |
| Spain | 4 | 0 | 7 | 0 | 3 | 1 | 4 | 1 | 3 | 0 | | |
| Switzerland | 3 | 6 | 6 | 3 | 10 | 0 | 4 | 5 | 1 | 6 | | |
| Sweden | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Total | 187 | 214 | 152 | 233 | 233 | 161 | 134 | 244 | 128 | 268 | | |
| Percentage | 47% | 53% | 39% | 61% | 59% | 41% | 35% | 65% | 32% | 68% | | |

Figure 38: Version 2 survey only

Which services would you like to have in your country of origin?

| | Savings account | | Credit card | | Credit to purchase home | | Credit for small business | | Credit to make other purchases | |
|-------------------|-----------------|------------|-------------|------------|-------------------------|------------|---------------------------|------------|--------------------------------|------------|
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Belgium | 54 | 80 | 34 | 100 | 46 | 87 | 63 | 72 | 31 | 104 |
| France | 7 | 16 | 10 | 17 | 9 | 15 | 16 | 11 | 17 | 13 |
| Germany | 24 | 54 | 22 | 54 | 23 | 53 | 22 | 54 | 24 | 52 |
| Italy | 2 | 2 | 2 | 2 | 1 | 3 | 2 | 3 | 1 | 3 |
| Luxembourg | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 |
| Netherlands | 55 | 73 | 73 | 73 | 50 | 77 | 71 | 62 | 32 | 84 |
| UK | 8 | 6 | 8 | 5 | 6 | 7 | 9 | 4 | 5 | 7 |
| Spain | 4 | 3 | 2 | 2 | 1 | 4 | 2 | 2 | 3 | 2 |
| Switzerland | 9 | 1 | 7 | 3 | 4 | 6 | 6 | 4 | 5 | 4 |
| Sweden | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 166 | 235 | 158 | 258 | 140 | 254 | 191 | 214 | 118 | 271 |
| Percentage | 41% | 59% | 38% | 62% | 36% | 64% | 47% | 53% | 30% | 70% |

Figure 39: Version 2 survey only

Which services would you like to have in your country of origin?

| | Life insurance | | Repatriation insurance | | Health insurance | | Auto insurance | | Educational insurance | |
|-------------------|----------------|------------|------------------------|------------|------------------|------------|----------------|------------|-----------------------|------------|
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Belgium | 38 | 99 | 25 | 109 | 41 | 95 | 24 | 111 | 31 | 104 |
| France | 9 | 12 | 6 | 15 | 19 | 10 | 8 | 15 | 17 | 12 |
| Germany | 22 | 58 | 20 | 56 | 31 | 47 | 25 | 52 | 25 | 52 |
| Italy | 0 | 3 | 0 | 4 | 2 | 2 | 1 | 3 | 1 | 3 |
| Luxembourg | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 |
| Netherlands | 62 | 78 | 29 | 88 | 89 | 68 | 29 | 85 | 84 | 75 |
| UK | 5 | 6 | 4 | 7 | 12 | 6 | 6 | 6 | 9 | 8 |
| Spain | 4 | 1 | 4 | 1 | 4 | 1 | 4 | 1 | 3 | 1 |
| Switzerland | 2 | 7 | 1 | 8 | 3 | 6 | 2 | 7 | 2 | 6 |
| Sweden | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 142 | 266 | 89 | 290 | 203 | 235 | 99 | 282 | 174 | 261 |
| Percentage | 35% | 65% | 23% | 77% | 46% | 54% | 26% | 74% | 40% | 60% |

Figure 40:

Which services do you currently have in your country of residence?

| | Savings account | | Credit card | | Credit to purchase home | | Credit for small business | | Credit to make other purchases | |
|-------------------|-----------------|---------------|---------------|---------------|-------------------------|---------------|---------------------------|---------------|--------------------------------|---------------|
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Belgium | 215 | 48 | 125 | 136 | 60 | 199 | 42 | 213 | 66 | 192 |
| France | 236 | 25 | 217 | 49 | 72 | 150 | 87 | 141 | 125 | 111 |
| Germany | 242 | 172 | 176 | 240 | 61 | 350 | 24 | 382 | 80 | 329 |
| Italy | 115 | 120 | 93 | 142 | 70 | 162 | 12 | 220 | 54 | 178 |
| Luxembourg | 6 | 2 | 4 | 4 | 1 | 7 | 1 | 7 | 2 | 6 |
| Netherlands | 441 | 67 | 249 | 235 | 153 | 315 | 114 | 350 | 149 | 316 |
| UK | 190 | 163 | 178 | 172 | 84 | 264 | 27 | 321 | 80 | 265 |
| Spain | 145 | 205 | 76 | 275 | 47 | 297 | 13 | 333 | 17 | 326 |
| Switzerland | 130 | 146 | 100 | 176 | 35 | 238 | 4 | 269 | 31 | 242 |
| Sweden | 53 | 8 | 48 | 14 | 19 | 41 | 18 | 41 | 19 | 39 |
| Total | 1773 | 956 | 1266 | 1443 | 602 | 2023 | 342 | 2277 | 623 | 2004 |
| Percentage | 61.01% | 38.99% | 46.73% | 53.27% | 22.93% | 77.07% | 13.06% | 86.94% | 23.72% | 76.28% |

Figure 41:

Which services do you currently have in your country of residence?

| | Life insurance | | Repatriation insurance | | Health insurance | | Auto insurance | | Educational insurance | |
|-------------------|----------------|---------------|------------------------|---------------|------------------|---------------|----------------|---------------|-----------------------|---------------|
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Belgium | 115 | 140 | 46 | 210 | 211 | 49 | 102 | 158 | 66 | 189 |
| France | 121 | 112 | 101 | 129 | 232 | 19 | 157 | 83 | 94 | 137 |
| Germany | 137 | 275 | 58 | 351 | 392 | 25 | 176 | 235 | 34 | 375 |
| Italy | 75 | 153 | 13 | 216 | 192 | 41 | 115 | 117 | 5 | 225 |
| Luxembourg | 4 | 4 | 1 | 377 | 6 | 2 | 6 | 2 | 1 | 7 |
| Netherlands | 223 | 249 | 71 | 270 | 457 | 42 | 239 | 229 | 142 | 323 |
| UK | 87 | 259 | 74 | 334 | 311 | 44 | 171 | 177 | 22 | 325 |
| Spain | 51 | 297 | 11 | 203 | 244 | 105 | 95 | 251 | 32 | 313 |
| Switzerland | 44 | 229 | 70 | 41 | 252 | 24 | 111 | 163 | 7 | 266 |
| Sweden | 34 | 26 | 17 | 41 | 53 | 9 | 24 | 34 | 20 | 39 |
| Total | 891 | 1744 | 462 | 2138 | 2350 | 360 | 1196 | 1449 | 423 | 2199 |
| Percentage | 33.81% | 66.19% | 17.77% | 82.23% | 86.72% | 13.28% | 45.22% | 54.78% | 16.13% | 83.87% |

Figure 42:

| | Which services do you currently have in your country of origin? | | | | | | | | | | | |
|-------------------|---|---------------|---------------|---------------|-------------------------|---------------|---------------------------|---------------|--------------------------------|---------------|--|--|
| | Savings account | | Credit card | | Credit to purchase home | | Credit for small business | | Credit to make other purchases | | | |
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No | | |
| Belgium | 118 | 136 | 25 | 228 | 12 | 238 | 11 | 238 | 13 | 238 | | |
| France | 186 | 85 | 85 | 155 | 57 | 169 | 56 | 173 | 65 | 176 | | |
| Germany | 87 | 325 | 47 | 363 | 20 | 390 | 26 | 381 | 25 | 382 | | |
| Italy | 90 | 142 | 16 | 215 | 28 | 204 | 15 | 216 | 8 | 221 | | |
| Luxembourg | 6 | 2 | 2 | 6 | 1 | 7 | 3 | 5 | 4 | 4 | | |
| Netherlands | 299 | 175 | 59 | 388 | 66 | 380 | 70 | 379 | 63 | 379 | | |
| UK | 80 | 270 | 50 | 297 | 14 | 329 | 29 | 317 | 20 | 323 | | |
| Spain | 105 | 237 | 18 | 317 | 6 | 326 | 4 | 328 | 7 | 325 | | |
| Switzerland | 44 | 230 | 19 | 254 | 3 | 269 | 9 | 263 | 5 | 267 | | |
| Sweden | 21 | 40 | 12 | 48 | 8 | 51 | 7 | 52 | 5 | 54 | | |
| Total | 1036 | 1642 | 333 | 2271 | 215 | 2363 | 230 | 2352 | 215 | 2369 | | |
| Percentage | 38.69% | 61.31% | 12.79% | 87.21% | 8.34% | 91.66% | 8.91% | 91.09% | 8.32% | 91.68% | | |

Figure 43:

Which services do you currently have in your country of origin?

| | Life insurance | | Repatriation insurance | | Health insurance | | Auto insurance | | Educational insurance | |
|-------------------|----------------|---------------|------------------------|---------------|------------------|---------------|----------------|---------------|-----------------------|---------------|
| | Yes | No | Yes | No | Yes | No | Yes | No | Yes | No |
| Belgium | 24 | 226 | 7 | 242 | 31 | 219 | 32 | 217 | 12 | 237 |
| France | 52 | 179 | 39 | 188 | 75 | 163 | 84 | 148 | 51 | 177 |
| Germany | 18 | 391 | 13 | 394 | 31 | 381 | 14 | 395 | 16 | 388 |
| Italy | 21 | 209 | 3 | 228 | 66 | 163 | 53 | 177 | 8 | 221 |
| Luxembourg | 1 | 7 | 0 | 8 | 1 | 7 | 1 | 7 | 1 | 7 |
| Netherlands | 72 | 363 | 22 | 398 | 114 | 329 | 105 | 328 | 35 | 400 |
| UK | 15 | 330 | 6 | 338 | 16 | 329 | 21 | 325 | 5 | 337 |
| Spain | 21 | 311 | 3 | 330 | 100 | 238 | 59 | 275 | 16 | 316 |
| Switzerland | 1 | 271 | 0 | 272 | 2 | 271 | 1 | 272 | 0 | 272 |
| Sweden | 9 | 51 | 5 | 53 | 12 | 49 | 8 | 51 | 5 | 54 |
| Total | 234 | 2338 | 98 | 2451 | 448 | 2149 | 378 | 2195 | 149 | 2409 |
| Percentage | 9.10% | 90.90% | 3.84% | 96.16% | 17.25% | 82.75% | 14.69% | 85.31% | 5.82% | 94.18% |

| Figure 44: Version 1 survey only | Do you trust the financial system in (home country)? | | | Do you trust the financial system in (host country)? | | |
|--|--|---------------|-------------|--|---------------|-------------|
| | Yes | No | Total | Yes | No | Total |
| Belgium | 75 | 47 | 122 | 112 | 12 | 124 |
| France | 152 | 110 | 262 | 230 | 30 | 260 |
| Germany | 161 | 201 | 362 | 288 | 75 | 363 |
| Italy | 199 | 32 | 231 | 201 | 31 | 232 |
| Luxembourg | 4 | 2 | 6 | 5 | 1 | 6 |
| Netherlands | 230 | 104 | 334 | 316 | 25 | 341 |
| UK | 179 | 167 | 346 | 280 | 66 | 346 |
| Spain | 228 | 118 | 346 | 242 | 105 | 347 |
| Switzerland | 154 | 112 | 266 | 237 | 30 | 267 |
| Sweden | 38 | 28 | 66 | 61 | 3 | 64 |
| TOTAL | 1420 | 921 | 2341 | 1972 | 378 | 2350 |
| PERCENT | 60.66% | 39.34% | 100% | 83.97% | 16.03% | 100% |

Figure 45:
Do you currently have a bank account in your country of residence?

| | yes | no |
|--|---------------|---------------|
| Belgium | 238 | 31 |
| France | 244 | 46 |
| Germany | 424 | 31 |
| Italy | 198 | 41 |
| Maastricht Graduate School of Governance | 7 | 1 |
| Luxembourg | | |
| Netherlands | 539 | 33 |
| UK | 339 | 30 |
| Spain | 260 | 98 |
| Switzerland | 241 | 37 |
| Sweden | 62 | 6 |
| Total | 2552 | 354 |
| Percentage | 87.81% | 12.18% |

Figure 46: Version 1 survey only

| Do you have a bank account in (origin country)? | | | |
|---|---------------|---------------|----------------|
| | Yes | No | Total |
| Belgium | 70 | 55 | 125 |
| France | 158 | 108 | 266 |
| Germany | 113 | 245 | 358 |
| Italy | 156 | 74 | 230 |
| Luxembourg | 5 | 1 | 6 |
| Netherlands | 211 | 129 | 340 |
| UK | 104 | 244 | 348 |
| Spain | 224 | 127 | 351 |
| Switzerland | 57 | 210 | 267 |
| Sweden | 26 | 41 | 67 |
| Other | 3 | 4 | 7 |
| TOTAL | 1127 | 1238 | 2365 |
| PERCENT | 47.65% | 52.35% | 100.00% |

Figure 47: Version 1 survey only

| Do you know about microfinance? | | | |
|---------------------------------|--|---------------|----------------|
| | Yes | No | Total |
| Belgium | 80 | 41 | 121 |
| France | 179 | 88 | 267 |
| Germany | 179 | 183 | 362 |
| Italy | Maastricht Graduate School of Governance | 5 | 33 |
| Luxembourg | 5 | 1 | 6 |
| Netherlands | 210 | 129 | 339 |
| UK | 176 | 171 | 347 |
| Spain | 108 | 240 | 348 |
| Switzerland | 141 | 126 | 267 |
| Sweden | 32 | 35 | 67 |
| Other | 5 | 2 | 7 |
| TOTAL | 1291 | 1073 | 2364 |
| PERCENT | 54.61% | 45.39% | 100.00% |



| Figure 48: Version 2 survey only | Do you have a bank card (credit/debit)? | | If yes, which one do you have? | | | | |
|----------------------------------|---|------------|--------------------------------|------------|------------|-----------|--|
| | yes | no | Visa | MasterCard | Maestro | Other | |
| Belgium | 124 | 23 | 26 | 18 | 86 | 4 | |
| France | 12 | 0 | 6 | 6 | 3 | 0 | |
| Germany | 68 | 21 | 20 | 24 | 44 | 4 | |
| Italy | 4 | 3 | 2 | 0 | 1 | 0 | |
| Luxembourg | 2 | 0 | 2 | 0 | 2 | 0 | |
| Netherlands | 219 | 19 | 29 | 40 | 179 | 2 | |
| UK | 21 | 0 | 14 | 2 | 6 | 1 | |
| Spain | 10 | 2 | 10 | 3 | 0 | 0 | |
| Switzerland | 9 | 2 | 5 | 3 | 6 | 2 | |
| Sweden | 1 | 0 | 1 | 0 | 0 | 0 | |
| Total | 470 | 70 | 115 | 96 | 327 | 13 | |
| Percentage | 87% | 13% | 21% | 17% | 59% | 2% | |

Figure 49: Version 2 survey only

| | Do you trust this microfinance institution for the management of your savings? | | | | | | | | | | | |
|--------------|--|-----------|------------|-------------|-----------|------------|------------------------|----------|------------|------------------|----------|------------|
| | Ethiopia - ACSI | | | Ghana - SAT | | | Uganda - Finance Trust | | | Tanzania - Pride | | |
| | yes | no | don't know | yes | no | don't know | yes | no | don't know | yes | no | don't know |
| Belgium | 0 | 2 | 2 | 3 | 0 | 13 | 1 | 2 | 4 | 2 | 4 | 9 |
| France | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Germany | 0 | 5 | 17 | 5 | 5 | 18 | 0 | 2 | 7 | 0 | 2 | 8 |
| Italy | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxembourg | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Netherlands | 3 | 3 | 26 | 9 | 5 | 50 | 5 | 2 | 33 | 1 | 1 | 36 |
| UK | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | 2 | 0 | 0 | 1 |
| Spain | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Switzerland | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 1 |
| Sweden | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Total | 3 | 10 | 47 | 18 | 10 | 83 | 6 | 7 | 47 | 4 | 7 | 55 |

| Maastricht Graduate School of Governance | | | | | | | | | | | | |
|--|----|-----|-----|-----|----|-----|-----|-----|-----|----|-----|-----|
| Percentage | 5% | 17% | 78% | 16% | 9% | 75% | 10% | 12% | 78% | 6% | 11% | 83% |

Figure 50: Version 2 survey only

| | Do you trust this microfinance institution for the management of your savings? | | | | | | | | | | | |
|-------------|--|----|------------|-----|---------------------|------------|-----|----|----------------|-----|----|------------|
| | Mali - Kafo | | | | Burkina Faso - RCPB | | | | Nigeria - LAPO | | | |
| | yes | no | don't know | Yes | no | don't know | yes | no | don't know | yes | no | don't know |
| Belgium | 2 | 1 | 8 | 2 | 5 | 11 | 5 | 2 | 17 | 5 | 2 | 17 |
| France | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
| Germany | 0 | 1 | 6 | 1 | 1 | 7 | 3 | 6 | 26 | 3 | 6 | 26 |
| Italy | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxembourg | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Netherlands | 0 | 0 | 20 | 2 | 0 | 20 | 10 | 11 | 65 | 10 | 11 | 65 |
| UK | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 2 | 5 | 0 | 2 | 5 |
| Spain | 0 | 0 | 0 | 0 | 0 | 4 | 2 | 0 | 0 | 2 | 0 | 0 |

| Maastricht Graduate School of Governance | | | | | | | | | | |
|--|-----------|-----------|------------|-----------|------------|------------|------------|------------|------------|---|
| | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Switzerland | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Sweden | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 2 | 3 | 36 | 5 | 6 | 46 | 20 | 21 | 116 | |
| Percentage | 5% | 7% | 88% | 9% | 11% | 81% | 13% | 13% | 74% | |

Figure 51: Version 2 survey only

| | Kenya - KWFT | | | | Senegal - Pamecas | | | Benin - Vital | | |
|--------------|--------------|----------|------------|--|-------------------|-----------|------------|---------------|----------|------------|
| | yes | no | don't know | | yes | No | don't know | yes | no | don't know |
| Belgium | 0 | 0 | 14 | | 9 | 2 | 12 | 0 | 1 | 11 |
| France | 0 | 0 | 0 | | 2 | 0 | 5 | 0 | 0 | 0 |
| Germany | 0 | 1 | 18 | | 2 | 3 | 6 | 0 | 1 | 6 |
| Italy | 0 | 0 | 0 | | 2 | 1 | 2 | 0 | 1 | 1 |
| Luxembourg | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 2 |
| Netherlands | 2 | 6 | 34 | | 2 | 2 | 24 | 0 | 0 | 20 |
| UK | 1 | 0 | 3 | | 1 | 0 | 0 | 0 | 0 | 0 |
| Spain | 0 | 0 | 0 | | 2 | 2 | 1 | 0 | 1 | 1 |
| Switzerland | 0 | 1 | 0 | | 2 | 0 | 7 | 0 | 0 | 1 |
| Sweden | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 3 | 8 | 69 | | 22 | 10 | 57 | 0 | 4 | 42 |

| | | Maastricht Graduate School of Governance | | | | | | |
|------------|----|--|-----|-----|-----|-----|----|-----|
| Percentage | 4% | 10% | 86% | 25% | 11% | 64% | 9% | 91% |

Figure 52: *Version 2 survey only*

| | Which interest rate (%) do you get for your savings in Europe? | | | | | | | Total |
|--------------|--|-----------|-----------|----------|----------|----------|-----------|-------|
| | 0-1% | 1.1-2.0% | 2.1-3% | 3.1-4% | 4.1-5% | Over 5% | | |
| Belgium | 1 | 16 | 1 | 2 | 3 | 1 | 24 | |
| France | 0 | 1 | 3 | 1 | 0 | 0 | 5 | |
| Germany | 3 | 1 | 9 | 2 | 1 | 1 | 17 | |
| Italy | 2 | 0 | 0 | 0 | 0 | 0 | 2 | |
| Luxembourg | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Netherlands | 7 | 17 | 8 | 3 | 2 | 6 | 43 | |
| UK | 2 | 2 | 2 | 0 | 0 | 0 | 6 | |
| Spain | 0 | 0 | 0 | 0 | 0 | 1 | 1 | |
| Switzerland | 1 | 0 | 0 | 0 | 0 | 0 | 1 | |
| Sweden | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | 16 | 37 | 23 | 8 | 6 | 9 | 99 | |

| | | | | | | | |
|-------------------|------------|------------|------------|-----------|-----------|-----------|-------------|
| Percentage | 16% | 37% | 23% | 8% | 6% | 9% | 100% |
|-------------------|------------|------------|------------|-----------|-----------|-----------|-------------|

Figure 53: Version 2 survey only

Which percentage (%) of your savings would you send to your country of origin if microfinance institutions would offer you a higher interest rate and the ability to manage your money remotely for free?

| | 0% | 0.5-10% | 10.1-20% | 20.1-30% | 30.1-40% | 40.1-50% | 50.1-60% | 60.1-70% | 70.1-80% | 80.1-90% | 100% | Total |
|-------------|----|---------|----------|----------|----------|----------|----------|----------|----------|----------|------|-------|
| Belgium | 14 | 14 | 8 | 9 | 2 | 5 | 0 | 0 | 0 | 0 | 2 | 54 |
| France | 3 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5.01 |
| Germany | 7 | 3 | 4 | 0 | 0 | 6 | 0 | 0 | 2 | 0 | 4 | 26 |
| Italy | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Luxembourg | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Netherlands | 9 | 31 | 18 | 8 | 2 | 5 | 0 | 0 | 1 | 0 | 0 | 74 |
| UK | 0 | 1 | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 8 |
| Spain | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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|--|------------|------------|------------|-----------|------------|-----------|-----------|-----------|-----------|-----------|-------------|
| | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Switzerland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sweden | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 34 | 51 | 22 | 4 | 18 | 0 | 0 | 3 | 1 | 6 | 173 |
| Percentage | 20% | 29% | 13% | 2% | 10% | 0% | 0% | 2% | 1% | 3% | 100% |

| Figure 54: Version 2 survey only | Do you buy products on-line? | | | Do you buy conduct on-line money transfers? | | |
|--|------------------------------|----|-------|---|-----|-------|
| | yes | no | Total | yes | no | Total |
| Belgium | 49 | 96 | 145 | 49 | 96 | 145 |
| France | 5 | 7 | 12 | 4 | 7 | 11 |
| Germany | 36 | 56 | 92 | 36 | 54 | 90 |
| Italy | 1 | 7 | 8 | 2 | 6 | 8 |
| Luxembourg | 2 | 0 | 2 | 1 | 1 | 2 |
| Netherlands | 145 | 92 | 237 | 110 | 108 | 218 |
| UK | 18 | 4 | 22 | 10 | 11 | 21 |
| Spain | 4 | 6 | 10 | 1 | 9 | 10 |

| | 3 | 7 | 10 | 6 | 6 | 12 |
|-------------------|------------|------------|-------------|------------|------------|-------------|
| Switzerland | 0 | 1 | 1 | 0 | 0 | 0 |
| Total | 263 | 276 | 539 | 219 | 298 | 517 |
| Percentage | 49% | 51% | 100% | 42% | 58% | 100% |

| Figure 55: Version 2 survey only | Do you make those transfers to Europe? | | Do you make those transfers to countries abroad? | | If yes, how many online transfers do you make per year? | | | | | | | |
|--|--|----|--|-----|---|------|-------|-------|-------|-------|---------|-------|
| | yes | no | Total | yes | no | 1-10 | 11-20 | 21-30 | 31-40 | 41-50 | over 50 | Total |
| Belgium | 43 | 30 | 73 | 18 | 48 | 13 | 3 | 0 | 0 | 2 | 0 | 18 |
| France | 2 | 3 | 5 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Germany | 31 | 18 | 49 | 19 | 28 | 5 | 2 | 1 | 0 | 0 | 3 | 11 |
| Italy | 2 | 1 | 3 | 1 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Luxembourg | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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|--|------------|------------|-------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|-------------|
| | 93 | 42 | 135 | 46 | 95 | 31 | 14 | 4 | 0 | 0 | 3 | 52 |
| Netherlands | 7 | 6 | 13 | 7 | 6 | 5 | 2 | 0 | 0 | 0 | 0 | 7 |
| UK | 1 | 6 | 7 | 1 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spain | 5 | 4 | 9 | 1 | 7 | 1 | 0 | 0 | 0 | 0 | 1 | 2 |
| Switzerland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sweden | 185 | 110 | 295 | 93 | 200 | 55 | 22 | 5 | 0 | 2 | 7 | 91 |
| Percentage | 63% | 37% | 100% | 32% | 68% | 60% | 24% | 5% | 0% | 2% | 8% | 100% |

| Figure 56: Version 2 survey only | Would you like to start a business? | | | If you would like to start a business, where would you like to do so? | | | | | If you would like to start a business in Africa, do you need training to do so? | | |
|--|-------------------------------------|-----|-------|---|--------|-------|-------|-----|---|-------|----|
| | yes | no | Total | Europe | Africa | Other | Total | yes | no | Total | |
| | | 105 | 40 | 145 | 47 | 83 | 1 | 131 | 70 | 19 | 89 |
| Belgium | 22 | 17 | 39 | 14 | 16 | 0 | 30 | 6 | 11 | 17 | |
| France | 43 | 49 | 92 | 15 | 43 | 0 | 58 | 27 | 19 | 46 | |
| Germany | 9 | 0 | 9 | 3 | 7 | 0 | 10 | 6 | 1 | 7 | |
| Italy | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 2 | |
| Luxembourg | | | | | | | | | | | |

| | | | | | | | | | | |
|-------------------|------------|------------|-------------|------------|------------|-----------|-------------|------------|------------|-------------|
| Netherlands | 200 | 44 | 244 | 81 | 161 | 1 | 243 | 102 | 55 | 157 |
| UK | 19 | 3 | 22 | 7 | 16 | 0 | 23 | 9 | 8 | 17 |
| Spain | 11 | 2 | 13 | 2 | 10 | 0 | 12 | 6 | 4 | 10 |
| Switzerland | 7 | 4 | 11 | 3 | 8 | 0 | 11 | 7 | 2 | 9 |
| Sweden | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 1 |
| Total | 419 | 159 | 578 | 172 | 347 | 2 | 521 | 236 | 119 | 355 |
| Percentage | 72% | 28% | 100% | 33% | 67% | 0% | 100% | 66% | 34% | 100% |

Figure 57: Version 2 survey only

| | If you need financial training, on which topic would you need it? | | | | Total |
|--------------|---|------------|-----------|------------|-------|
| | Business plan | Accounting | Other | Total | |
| Belgium | 56 | 22 | 8 | 86 | |
| France | 11 | 9 | 4 | 24 | |
| Germany | 18 | 21 | 3 | 42 | |
| Italy | 3 | 4 | 1 | 8 | |
| Luxembourg | 2 | 1 | 0 | 3 | |
| Netherlands | 91 | 31 | 14 | 136 | |
| UK | 9 | 4 | 0 | 13 | |
| Spain | 0 | 3 | 0 | 3 | |
| Switzerland | 5 | 1 | 1 | 7 | |
| Sweden | 1 | 0 | 0 | 1 | |
| Total | 196 | 96 | 31 | 323 | |

| | | | | | | | | | |
|-------------------|------------|------------|------------|-------------|--|--|--|--|--|
| | | | | | | | | | Maastricht Graduate School of Governance |
| Percentage | 61% | 30% | 10% | 100% | | | | | |

Figure 58: Version 1 survey only

| Would you like financial training? | | | |
|------------------------------------|-----|-----|-------|
| | Yes | No | Total |
| Belgium | 40 | 83 | 123 |
| France | 60 | 192 | 252 |
| Germany | 91 | 266 | 357 |
| Italy | 86 | 143 | 229 |
| Luxembourg | 2 | 4 | 6 |
| Netherlands | 106 | 233 | 339 |
| UK | 70 | 277 | 347 |
| Spain | 236 | 110 | 346 |

Figure 59: Version 1 survey only

Would you like to invest in a company in your (country of origin)?

| | Yes | No | Total |
|----------------|---------------|---------------|----------------|
| Belgium | 92 | 28 | 120 |
| France | 206 | 64 | 270 |
| Germany | 285 | 75 | 360 |
| Italy | 195 | 38 | 233 |
| Luxembourg | 6 | 0 | 6 |
| Netherlands | 235 | 95 | 330 |
| UK | 263 | 83 | 346 |
| Spain | 272 | 79 | 351 |
| Switzerland | 178 | 89 | 267 |
| Sweden | 39 | 26 | 65 |
| Other | 6 | 1 | 7 |
| TOTAL | 1777 | 578 | 2355 |
| PERCENT | 75.46% | 24.54% | 100.00% |

| | 56 | 211 | 267 |
|----------------|---------------|---------------|----------------|
| Switzerland | 56 | 211 | 267 |
| Sweden | 28 | 37 | 65 |
| Other | 4 | 4 | 8 |
| TOTAL | 779 | 1560 | 2339 |
| PERCENT | 33.30% | 66.70% | 100.00% |

Figure 60:

Would you like to buy property in (your origin country)?

| | yes | no | already have property | Total |
|--------------|-------------|------------|-----------------------|-------------|
| Belgium | 190 | 34 | 43 | 267 |
| France | 170 | 51 | 80 | 301 |
| Germany | 204 | 118 | 132 | 454 |
| Italy | 143 | 21 | 78 | 242 |
| Luxembourg | 5 | 0 | 3 | 8 |
| Netherlands | 322 | 114 | 133 | 569 |
| UK | 166 | 117 | 82 | 365 |
| Spain | 246 | 11 | 100 | 357 |
| Switzerland | 127 | 101 | 52 | 280 |
| Sweden | 44 | 14 | 8 | 66 |
| Total | 1617 | 581 | 711 | 2909 |

| | | | | |
|-------------------|---------------|---------------|---------------|-------------|
| Percentage | 55.58% | 19.97% | 24.41% | 100% |
|-------------------|---------------|---------------|---------------|-------------|

Figure 61: Version 2 survey only

| Do you use insurance services? | | yes | no | Total |
|--------------------------------|--|------------|------------|-------------|
| Belgium | | 100 | 44 | 144 |
| France | | 15 | 3 | 18 |
| Germany | | 88 | 4 | 92 |
| Italy | | 2 | 7 | 9 |
| Luxembourg | | 2 | 0 | 2 |
| Netherlands | | 190 | 52 | 242 |
| UK | | 12 | 10 | 22 |
| Spain | | 2 | 10 | 12 |
| Switzerland | | 5 | 5 | 10 |
| Sweden | | 0 | 0 | 0 |
| Total | | 416 | 135 | 551 |
| Percentage | | 75% | 25% | 100% |

Figure 62:

Do you belong to an organization that collectively sends money to your origin country? (i.e. hometown associations, churches, etc.)

| | yes | no | Total |
|-------------------|---------------|---------------|-------------|
| Belgium | 31 | 235 | 266 |
| France | 61 | 244 | 305 |
| Germany | 158 | 297 | 455 |
| Italy | 23 | 216 | 239 |
| Luxembourg | 3 | 5 | 8 |
| Netherlands | 45 | 522 | 567 |
| UK | 129 | 238 | 367 |
| Spain | 23 | 336 | 359 |
| Switzerland | 72 | 207 | 279 |
| Sweden | 11 | 57 | 68 |
| Total | 556 | 2357 | 2913 |
| Percentage | 19.08% | 80.91% | 100% |

Figure 63:

Do you use the website
www.sendmoneyhome.org (or the
equivalent in each country) to check
remittance costs?

| | yes | no | Total |
|-------------------|--------------|---------------|-------------|
| Belgium | 9 | 252 | 261 |
| France | 40 | 216 | 256 |
| Germany | 34 | 413 | 447 |
| Italy | 27 | 214 | 241 |
| Luxembourg | 0 | 8 | 8 |
| Netherlands | 28 | 504 | 532 |
| UK | 47 | 319 | 366 |
| Spain | 34 | 321 | 355 |
| Switzerland | 6 | 272 | 278 |
| Sweden | 4 | 62 | 66 |
| Total | 229 | 2632 | 2861 |
| Percentage | 8.00% | 91.99% | 100% |

Figure 64: Version 1 survey only

Do you belong to any organizations in your home
country that use microfinance or have their own
insurance mechanisms/or risk sharing?

| | Yes | No | Total |
|----------------|--------------|---------------|----------------|
| Belgium | 7 | 117 | 124 |
| France | 26 | 237 | 263 |
| Germany | 34 | 329 | 363 |
| Italy | 13 | 219 | 232 |
| Luxembourg | 1 | 5 | 6 |
| Netherlands | 13 | 329 | 342 |
| UK | 43 | 305 | 348 |
| Spain | 7 | 343 | 350 |
| Switzerland | 26 | 241 | 267 |
| Sweden | 3 | 62 | 65 |
| Other | 0 | 8 | 8 |
| TOTAL | 173 | 2195 | 2368 |
| PERCENT | 7.31% | 92.69% | 100.00% |

