

Survey Strategy and Questionnaire on Estimating Informal Remittances



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Background: Data Collection and Measuring of Remittance Data

Remittance Definition

Remittances are money transfers sent by migrants to their family members or other loved ones in their country of origin.¹ They represent household income from foreign economies arising from people's temporary or permanent move to those economies. More broadly, remittances include cash and non-cash items that flow through formal channels, such as via electronic wire, or through informal channels, such as money or goods carried across borders. They largely consist of funds and non-cash items sent or given by individuals who have migrated to a new economy and have become residents there, and the net compensation of cross-border, seasonal, and other short-term workers who are employed in an economy in which they are not resident ([International Monetary Fund, IMF, *Balance of Payments and International Investment Position Manual 6, appendix 5, 2009*](#)).

Besides the personal transfers (including workers' remittances as a subcategory) item in the Balance of Payments (BoP), other items are also often considered remittances. These include cross-border transactions from individuals involved in short-term employment (compensation of employees). Compensation of employees refers to the income of cross-border, seasonal, and other short-term workers employed in an economy where they are not residents and of residents employed by non-resident entities. Compensation represents remuneration in return for the labour input to the production process contributed by an individual in an employee-employer relationship with the enterprise.² (See *Table 1: Presentation of remittance concepts in BPM6*.)

Current transfers between residents and non-residents are considered remittances (personal transfers as Balance of Payment items), regardless of the relationship between the sending and receiving households and the sender's source of income, i.e., labour, entrepreneurial or property income, social benefits, etc.³

Table 1. Presentation of remittance concepts in BPM6

Total remittances and transfers to NPISHs: a+b+c+d+e+f					
Total remittances: a+b+c+d				e	f
Personal remittances: a+b+c			d		
a	b	c			
Personal transfers (part of current transfers)	Compensation of employees minus taxes, social contributions, transport, and travel	Capital transfers between households	Social benefits	Current transfers to NPISHs	Capital transfers to NPISHs

Source: IMF, (2008), *BPM6*.

¹ UNCDF, Migration and Remittances, (2022), [FAQs for the Reporting and Analysis of Remittances](#).

² International Monetary Fund, (2009), *Balance of Payments and International Investment Position Manual 6, appendix 5*.

³ International Monetary Fund, (2009), *Balance of Payments and International Investment Position Manual 6*, page 210.

Remittance Data Reporting and Usage

Remittances are a rapidly growing and stable foreign exchange inflow to many countries worldwide. Policymakers and the private sector increasingly rely on central banks to collect and process data that support macro and microeconomic policy and inform investment and innovation decisions. In particular, accurate data on remittances enable the following: (i) an understanding of household consumption and savings trends; (ii) the identification and investigation of international financial flows, relevant to the larger macroeconomic environment including credit ratings (iii) policy and regulatory responses in areas such as financial stability and financial inclusion; and (iv) a private sector understanding of market dynamics and operational and strategic decision-making for remittance service providers.

The main sources of remittance information are available from the [International Monetary Fund \(IMF\)](#) as part of the Balance of Payments statistics and the [World Bank Indicators](#). While remittance data published by the World Bank also includes their own estimates, IMF publishes the data on BoP as reported by individual countries. BoP data is reported based on the IMF reporting guidelines.⁴ The data on remittances in the BoP is collected from more than just one item. (See IMF's [BPM6 Manual](#), Appendix 5, *Table A5.2. Tabular Presentation of the Definitions of Remittances*.)

The data on BoP and remittances show considerable differences between countries. This is because of the different methods used to collect data, country circumstances and development needs, resources, and technologies available to the unit responsible for collecting and reporting the data on remittances. Specifically, the data on remittances for least developed countries (LDCs) as part of BoP mostly consists of remittances sent/received through formal channels, leaving a significant part of remittances sent/received through informal channels uncovered and unreported.

Informal Remittances

Informal channels include the physical transport of cash or gifts brought into the migrant's country of origin by individuals (the actual remitter, friends and relatives, or couriers) or the use of non-established outfits such as *hawala*-type systems.⁵ UNCDF's briefing document on *Informal Remittance Flow Estimation* provides a conceptual understanding of informal remittances.⁶

The nature of the remittance flows often involves small transactions by individuals using different transaction channels, many of which are informal or personal. These individual, small transactions often go undetected (because of data aggregation when reported), but they often are sent regularly, and the overall value of these transactions may be substantial.⁷

The frequent use of informal channels to send and/or receive remittances tends to keep people outside the formal financial system, constraining their ability to save and borrow money through formal institutions, impacting financial inclusion and financial sector deepening. The reasons for using informal channels and the impact of informal remittances vary based on the migration corridor and migrant profiles; an issue discussed in more detail in UNCDF's article on understanding informal remittances.⁸

The significant size of informal remittance flows, estimated at 35–75 percent of recorded remittance flows, remains unaccounted for within the formal system of remittances,⁹ impacting their

4 International Monetary Fund, (2008), *BPM6 Manual* and the *International Transactions in Remittances: Guide for Compilers and Users*.

5 International Monetary Fund, (2009), *International Transactions in Remittances: Guide for Compilers and Users*.

6 UNCDF, Migration and Remittances, (2024). *Informal Remittance Flow Estimation: Briefing Document*.

7 International Monetary Fund, (2009), *International Transactions in Remittances: Guide for Compilers and Users*, page 2.

8 Fernandes, Deepali, Amil Aneja and Azar Sultanov, (2022). [Understanding informal remittances](#). CentralBanking.com.

9 Freund, Caroline, and Nikola Spatafora (2005). *Remittances: Transaction Costs, Determinants, and Informal Flows*. Washington DC. World Bank, Development Research Group.

incorporation into broader policymaking, monitoring, and estimation of accurate financial indicators, such as foreign exchange reserves and sovereign credit ratings. Informal channels are most prevalent in Sub-Saharan Africa, Eastern Europe, and Central Asia.¹⁰

Lack of information on informal remittances, for instance, limits the availability of economic data, negatively affecting monetary policy decisions and making it harder to channel remittances to productive sectors of the economy such as investment, enterprise creation, real-estate investments, micro-credit, etc.¹¹

Many countries have been working on capturing more data on informal remittances at the national level using various sources and methodologies. At the international level, the IMF, through their manuals and guides for the compilation and dissemination of the BoP data, has specified potential sources and methods that can be used to collect more data on remittances sent/received, including the remittances via informal channels.¹²

The Purpose of the Survey Strategy

Most countries have good data on remittances sent/received through intermediaries licensed and regulated by national authorities, such as central banks. However, data collection on informal remittances, particularly in LDCs, is either lacking or has significant gaps. This survey guide aims to offer information on using surveys to measure unrecorded remittances (often regarded as remittances sent and received through informal channels) or “informal remittances”.

The challenge for measuring informal remittances was identified based on a high-level technical review, inventory, and consultation with central banks conducted by UNCDF during 2022 and 2023,¹³ as well as through UNCDF’s work on technical assistance with LDCs. As a result, UNCDF has created two tools to address the challenges of estimating informal remittances:

- i. Informal Remittances Estimation Model, a forthcoming quantitative tool to estimate informal remittance flows.
- ii. Informal Remittances Survey Strategy and Questionnaire, contained in this paper.

This document is intended to offer guidance on how countries can utilize surveys to measure unrecorded remittance flows or “informal remittances” to improve overall remittance data as well as to provide a more nuanced picture of the sources, channels, and the uses of informal remittances. To achieve this the first part of this document provides an approach to developing an informal remittances survey strategy. The second part of the document has developed a model survey/questionnaire which central banks or other authorities may utilize as a basis for sample survey development on informal remittances.

This paper (including the proposed questionnaire in the Annexes) provides a methodology for systems and processes that could be used as a reference point in the surveys with migrants, to be carried out by central banks or national statistics offices to capture data on informal remittances, channels used to remit, and remittance flows (if feasible, also reasons for remitting, etc.).

The more robust the phases of survey data collection on informal remittances and the usage of a well-developed model for estimating informal remittances based on survey responses, the more credible the countries’ official remittance data collection with carry-on positive effects for macroeconomic outcomes, including those relating to investment, credit rating, and policymaking.

10 Freund, Caroline, and Nikola Spatafora (2005). *Remittances: Transaction Costs, Determinants, and Informal Flows*. Washington DC. World Bank, Development Research Group.

11 Fernandes, Deepali, Amil Aneja and Azar Sultanov, (2022). [Understanding informal remittances](#). CentralBanking.com.

12 International Monetary Fund, (2009). [International Transactions in Remittances: Guide for Compilers and Users](#). Pages 38-54.

13 The outcome of these consultations on the issues faced and the value of informal remittance data will form part of a UNCDF policy brief that is under preparation.

This document focuses on guiding the BoP units at central banks and national statistics offices to use the survey data to establish a sound baseline for calculating the share of informal remittances as part of total remittances,¹⁴ reported as part of BoP statistics. This survey strategy and the accompanying questionnaire can also be used by other ministries/government departments for capturing a more nuanced picture of informal remittance flows.

Finally, this survey strategy and the accompanying questionnaire has been designed to focus on informal remittance data capture as well as additional questions such as percentage of income, reasons for sending remittances, frequency of sending remittances, remittance-transfer channel used, and the reason for choosing a specific channel format.¹⁵ This was done to provide the possibility of a more nuanced picture of informal remittance transfers and usages, which would be useful for policymaking and, potentially, the private sector.

Methodologies Used to Estimate Informal Remittance Flows

International guides and manuals on use of surveys to measure informal remittances

The data on remittances and overall migration has received considerable attention in recent years. The main guidelines (official) to measure cross-border remittances (as part of the BoP) come from international organizations, in this case, the IMF. The latest was published in 2008 and 2009 (*Balance of Payments and International Investment Position Manual, Sixth Edition - BPM6 Manual, and International Transactions in Remittances: Guide for Compilers and Users*) and the BPM6 Compilation Guide Companion (Document to the sixth edition of the Balance of Payments and International Investment Position Manual) in 2014.

Based on these documents, direct and indirect sources are the main methods used to estimate remittance flows sent/received via informal channels.¹⁶ A more detailed discussion on the methodologies used to analyse informal remittance flows can be accessed at UNCDF's policy brief on the subject.¹⁷ A common way of estimating remittance flows sent/received via informal channels is the use of existing surveys in the country or region, such as the following:

- Labour force surveys
- Income and expenditure surveys
- Demographic surveys
- Surveys conducted by private market research companies
- Estimating receipts using specialized surveys

Many countries use results from the surveys in combination with other sources of information—such as international transaction reporting systems (ITRS) and money transfer operators (MTOs)—and administrative data to estimate the remittance flows in the country. The disadvantages of using surveys as the primary source of information to measure informal remittances include the cost of conducting these surveys, representativeness of the survey conducted, sample size determination and point of administration, the availability of decent quality data in the country, and the timeliness of data accessed.

More broadly, each method of assessing remittance flows has advantages and disadvantages. *Table 2: Summary of Data Source Characteristics* linked to remittances provides a comparison of data

14 International Monetary Fund, (2008). *BPM6 Manual and International Transactions in Remittances, Guide for compilers and users*. Appendix 5.

15 Čhampāklāl, Ārī, and Sirinan. Kittisuksathi, (2009). *Migrant Workers' Remittances: Cambodia, Lao PDR and Myanmar*. Bangkok: ILO.

16 International Monetary Fund, (2008). *BPM6 Manual and International Transactions in Remittances, Guide for compilers and users*.

17 Fernandes, Deepali, Robin Gravesteijn and Amil Aneja (2023), [Approaches to Evaluating and Estimating Informal Remittance Flows in Developing Economies](#). Migration and Remittances, UNCDF.

collection methodologies and the issues they raise. While surveys are one of the common ways to collect data on informal remittances, as Table 2 illustrates, the survey methodology in comparison to other modes of remittance data collection, has constraints such as timeliness, frequency, and accuracy.

Table 2: Summary of Data Source Characteristics

	ITRS	Direct Reporting (MTOs and other RSPs)	Surveys	Secondary Data
Cost-effectiveness	Low costs if an effective ITRS system is already in place	Reasonable costs if the number of required reporters is limited	Household surveys are costly; lower-cost approaches can provide useful data as a complement to other sources	Much secondary data is freely available, but compilation may require additional surveys
Timeliness	Very timely if adequate reporting and data-processing facilities are used	Reasonably timely, depending on reporting infrastructure	Surveys typically take time to conduct and process	Very timely if the data used are timely
Frequency	Very frequent if adequate reporting and data-processing facilities are used	Quarterly reporting is achievable with sound reporting infrastructure	Frequency is often not optimal, mainly because of costs	Frequency depends on the choice of source data
Accuracy	Accurate within the limitations of coverage (with adequate coding and processing procedures)	Good accuracy of covered transactions if properly classified	Accuracy often disappointing with underreporting as a result of failing to recall information and other problems	Potentially lower accuracy than other methods; lack of direct measurement and data checks
Coverage	Transactions through some channels only; poor coverage with a high reporting threshold; poor coverage of compensation of employees and travel-related items	Good coverage of transactions through the channel covered	Depends on the survey design covering all channels and all types of remittances, but good coverage difficult to achieve	Variable; depends on the type of data and local circumstances
Conformity with definitions	Reasonable, but a good classification of transactions may be difficult to achieve	Good, but a proper classification of transactions may be difficult to achieve	Very good, but it depends on survey questions and enumeration	Average to low because secondary data sources often follow different concepts
Other risks and constraints	High demands on the regulatory and institutional environment; at risk from exchange liberalization	Legal environment must support reporting requirement	No proven methodology; low response rates; underreporting	Use of data in estimation models depends on unverifiable assumptions, lack of cross-checking

Source: International Monetary Fund, (2009), *International Transactions in Remittances: Guide for Compilers and Users*.

Types of Surveys Used to Estimate Informal Remittance Flows

Specialized surveys remain a valuable method for collecting data on remittances. These surveys are particularly useful for measuring informal remittance flows as they can be tailored to target specific population subgroups, such as migrants living abroad or families receiving remittances in key remittance corridors for a specific country. Furthermore, existing surveys could include questions to identify remittance-receiving households as members of the target population. The surveys could be conducted based on the country's specific needs and requirements but could also be applied at a regional level.

Specialized informal remittance surveys usually target two main groups, specifically households that receive personal transfers (receiving-side) and migrants visiting their country of origin (sending-side). Various methods are used to determine the sample for these surveys based on the needs and characteristics of the country or region.

From the recipient's perspective, information obtained from household surveys on remittances is very valuable to help estimate the degree of informality in the remittance market as it provides information on innovative remittance delivery channels, usages of remittances, profile of remitter and recipient, amongst others. This information can be obtained if the survey includes questions on frequency, amount, delivery method, relationship to remitter, etc., in recipient countries. However, the main disadvantages of household surveys are, a) they are costly from the sampling viewpoint as neither remitters nor beneficiaries are distributed evenly among the respective populations. In this respect, a sub-sample of positive respondents to a regular survey may be useful. The other disadvantage being, b) the information obtained may be subject to "recall" uncertainties and upward/downward disclosure bias.¹⁸

The receiving-side survey on remittance effects must collect detailed information about migrants to estimate their counterfactual, non-migration income. Similarly, a sending-side survey on determinants must collect information on the potential recipients and their characteristics. Despite the cost factor, the advantage of matched-sample surveys is that they collect first-hand (and, therefore, more reliable) information on each part of the sender-recipient couplet. Moreover, matched sample surveys can yield additional information, such as differences in perceptions between migrants and their non-migrant counterparts.¹⁹

The difficulty of the receiving side is that the income information might not be pooled within the household. Receiving-side surveys are typical in that they are based on the assumption that respondents have information about remittances to their household. In a more general analysis of information-sharing within households, a single respondent may be unable to account for all the sources of household income.²⁰ This is especially likely to happen when households are more complex or resourceful, as is often the case with remittance-receiving households.²¹ Hence, using data from these surveys to measure remittances can be very complex, requiring significant resources to manage and utilize the data.

Surveys with migrants, when visiting their country of origin (aggregation point sampling or intercept sampling),²² are often used by central banks to measure informal remittances. This method means that sample sizes can be more manageable and the complexity and cost of surveys to measure informal remittances can be reduced. Furthermore, this method relies on identifying the target

18 International Monetary Fund, (2008). *BPM6 Manual and International Transactions in Remittances, Guide for compilers and users*.

19 Brown, Richard, Jorgen Carling, Sonja Fransen and Melissa Siegel (2014). *Measuring remittances through surveys: Methodological and conceptual issues for survey designers and data analysts*.

20 Fisher, Monica, Reimer, Jeffrey and Carr, Edward, (2010). [Who Should be Interviewed in Surveys of Household Income?](#) World Development, 38, issue 7, p. 966-973.

21 Brown, Richard, Jorgen Carling, Sonja Fransen and Melissa Siegel (2014). *Measuring remittances through surveys: Methodological and conceptual issues for survey designers and data analysts*.

22 International Monetary Fund, (2008). *BPM6 Manual and International Transactions in Remittances, Guide for compilers and users*, pp. 43.

population at specific locations (such as the border entry/exit points for migrants).

While this method is less expensive and may improve the response from individuals who are not often in the household, this approach may be effective in eliminating the bias caused by the responses obtained from households that tend to underreport remittances received for a specific period. By focussing on the “visiting migrant”, this type of survey narrows the scope of the survey population, making it easier for migrants to provide relevant data. These surveys are less expensive than household surveys and require less planning to access respondents, who are identified either through the cluster-and-intercept approach, such as at the point of use or other common locations, at the border points, or through other remittance-specific locations.²³

However, these sending-side sample surveys can only be representative of those visiting the aggregation points, specific communities/geographies/income levels, and there is the potential for bias depending on the season when it is implemented and the survey frequency. If the survey is conducted annually, some remittance flows, such as seasonal workers’ remittances, may be left unrecorded.

In a study conducted by the World Bank in 2010 with central banks regarding migrant remittance flows, the most cited method in remittance-receiving countries for estimating informal remittances was a propensity to remit and estimates based on data and information collected from household and/or overseas migrant surveys. This method was cited by 42 percent of central banks in countries where remittances through informal channels are estimated.²⁴ This is further enforced by other studies undertaken by CEMLA,²⁵ stating that the data on the unregistered and informal channels must come from the users rather than the providers (estimating remittances based on surveys with migrants and families rather than estimating remittances based on the reports from commercial banks and remittance service providers). In this context, surveys at both ends of the remittance corridors, especially if they are matched, could prove useful in estimating the overall volume of the flows and arriving at approximate conclusions regarding the market shares of the different channels.

The survey of migrants visiting the country has advantages if it can be undertaken when there are a large number of migrants visiting the country, as it lowers the survey cost and increases the chance of interviewing more migrants. When migrants are interviewed during their visit to the country or while leaving the country, the specifics of the amounts transferred to their families are more current and accurate.

Depending on the country’s specific migration patterns, this may not be feasible as there may not be any peak periods of migration or the interviews at the border point or other places where migrants may be concentrated. In those cases, surveys with remittance recipients should be considered. In the case of interviewing the remittance recipients, the questionnaire and the method for survey administration must be adopted to be suitable for the recipient’s side.

23 *Mining Remittance Data: Practical Considerations on Survey Design and Administration*, USAID - microREPORT #119.

24 Irving, Jacqueline, Sanket Mohapatra, Dilip Ratha, (2010). [Migrant Remittance Flows: Findings from a Global Survey of Central Banks](#). World Bank Working Paper No. 194.

25 Kenneth Coates, (2006). *Measurement problems in household international remittances*.

Table 3: Characteristics of the main designs for surveys on remittances

	Individual survey	Standard household survey	Extended household survey
Basic structure	Individuals are sampled and interviewed	Households are sampled, and a well-informed household member is interviewed	Households are sampled, and several household members are interviewed individually
Implicit assumptions related to remittances	Remittances can be studied through the transactions of individuals	Remittances are primarily household-level transactions; information is pooled within the household	Remittances must be understood in the context of households; household members have different, relevant information
Advantages	Possibility of different sampling methods, not only based on residence; possibility for targeted samples with a higher proportion of remittance senders/recipients; relatively low cost and complexity	Cost-effectiveness of covering many households with few interviews; representativeness at the household level	Possibility for both individual-level and household-level analysis; possibility for examining intra-household distribution; independence of information-sharing within households
Disadvantages	Limited possibility for examining household-level processes; samples not representative at the household level	Possibly unrealistic assumptions about information-sharing within the household; the necessity of residence-based sampling; limited value of the sample of individuals	Possible ethical and logistical challenges of individual interviews; high costs; necessity of residence-based sampling
Costs (assuming face-to-face interviews)	Relatively low because interviewees are sampled directly	Medium; partly dependent on procedures for selecting the interviewee within the household (and, therefore, the necessity of multiple visits)	Very high, also compared to standard household surveys; multiple visits to the same household are more likely; a much larger number of interviews are required for a given household level N

Source: Brown, Richard, Jorgen Carling, Sonja Fransen and Melissa Siegel (2014), *Measuring remittances through surveys: Methodological and conceptual issues for survey designers and data analysts*.

Estimating Informal Remittances Sent to Other Countries - While this survey strategy is focused on the side of the informal remittance receiving country, all principles and guidance details in this paper can also be made to apply to organizing surveys to measure informal remittances from the sending country, i.e., in the countries where migrants live and work. Therefore, the proposed questionnaire in this paper can be adapted to measure informal remittances in both sending and receiving countries.

Survey Methodology

Remittance data are compiled and disseminated under the balance of payments reports for respective countries. In most LDCs, remittance data is based on the information received from commercial banks, MTOs, and other licensed financial institutions (formal channels) via reports on cross-border transactions (ITRS) and aggregated reports from MTOs. This can vary between countries, however, in this paper, formal channels refer to the information on remittances obtained from these two main sources.

The system for capturing remittances via regulated channels is the most used method to measure remittance flows. Nevertheless, one shortcoming of the ITRS system is that all transactions documented in ITRS are recorded on a cash basis, whereas the balance of payments methodology suggests recording on an accrual basis.²⁶ Besides transfers via formal channels, remittances can take many forms, i.e., semi-formal and informal channels (e.g., *hawala*, cash carried in person, in-kind transfers).²⁷

Informal (unrecorded) remittance flows refer to all other channels of money and goods moving to and from abroad by individuals without asking for anything (value or service) in return. This includes cash carried by migrants when visiting the country, money and goods sent/received through family members and relatives, money sent/received via informal agents (e.g., *hawala* and other types of informal agents), and other informal channels used to send or receive money and goods across borders.²⁸

As this survey strategy on informal remittances aims to estimate informal remittance flows, its focus is on surveys with migrants visiting the country, which tend to be the most used and practicable method of capturing and measuring remittances received through informal channels. This type of survey can be tailored to meet country-specific needs and can be adapted to generate a basic set of answers to estimate remittance flows that central banks do not record in conjunction with information already available in the country based on remittance data received through commercial banks and MTOs.

A time range should be realistic to ensure the respondents can recall the necessary information and provide optimal results for the survey. As seasonal variations in remittance sending exist, the 12 months preceding the survey is a commonly adopted time frame.²⁹ Therefore, the questionnaire (Annexe 1) will focus on remittances sent in the last 12 months.

Informal Remittance Channels

The physical transportation of cash and gifts plays a significant role in informal remittance data related to the movement of migrants. For this survey, we have included questions about the primary channels used for sending remittances by migrants that will make it easier to identify the main corridors for sending/receiving money and goods to/from the country of origin.

The information on the channel used to send remittances alone may not be sufficient to establish a reliable model for measuring remittances in total. Hence, we have included questions on migrants' level of income, how often they send remittances, and the amount they send to the country in question. We have also included demographic questions that could provide important insights for analysing data related to migration and remittances.

26 *BPM6 Compilation Guide Companion* (Document to the sixth edition of the BoP and IIP Manual).

27 International Monetary Fund, (2009), *International Transactions in Remittances: Guide for Compilers and Users*, page 4.

28 UNCDF, Migration and Remittances, (2024). *Informal Remittance Flow Estimation: Briefing Document*.

29 Brown, Richard, Jorgen Carling, Sonja Fransen and Melissa Siegel (2014). *Measuring remittances through surveys: Methodological and conceptual issues for survey designers and data analysts*.

Structure and Usability of the Survey

The finalized questionnaire should be prepared considering country-specific characteristics and needs. This includes translating the questionnaire into the local language. The language used in the questionnaire should be simple and localized to the vernacular dialect.

Depending on the country and how the survey is conducted, the survey questionnaire to measure informal remittances should include a minimum of required questions to quantify informal flows to be easy for respondents to comprehend and respond to.

The first part of the questionnaire should include questions on the value of remittances sent/received, the channel used to send/receive money and goods (banks and MTOs versus cash and goods using other channels), frequency of remitting, level of personal income sent/received as remittances, etc. The number of questions used to measure informal remittances will depend on the needs of the BoP unit or NSO in the country and their need for information to measure these flows. The questionnaire in the Annexes show the possible questions that could be used for this survey.

While conducting surveys to measure informal remittances, demographic questions of relevance to broader policymaking can be included, if possible (such as gender, level of education, to whom remittances are sent and from whom they are received, what the remittances are used for, etc.).

Regarding the survey format, UNCDF's experience from consultations with more than 60 central banks worldwide has revealed that one of the main challenges in measuring remittances received from informal channels remains the cost of implementing specialized surveys to measure these data. Hence, the proposed survey is designed to provide the minimum required information to estimate informal remittances inexpensively.

In-country Cooperation

Central banks and NSOs are critical partners in the estimation/measurement of informal remittance flows. The World Bank's collaboration with central banks in 2010³⁰ demonstrated that central banks are the most appropriate partners for measuring unrecorded remittance flows as they are the official producers of remittance data.

Additionally, central banks have a good understanding of the quality of remittance data and are knowledgeable about any potential unrecorded flows. In many countries, BoP data is compiled by the central bank and the national statistics office. In such cases, both institutions should collaborate closely on survey implementation. The national statistics office is typically best equipped to conduct surveys in the country and should, therefore, be responsible for survey deployment. Central banks/NSOs may also need to work with other line ministries such as Home Affairs, Ministry of Foreign Affairs, Customs, Airport Authorities, amongst others in the implementation of the survey on informal remittances.

30 Irving, Jacqueline, Sanket Mohapatra, Dilip Ratha, (2010). [Migrant Remittance Flows: Findings from a Global Survey of Central Banks](#). World Bank Working Paper No. 194.

Deployment Strategy

The exact deployment strategy should be decided after considering the survey's objectives, existing data sources, potential channels (public and private sector access points), survey means, and country-specific needs and limitations.

It is important to develop profiles for survey respondents. For this to happen, there is a need for a prior understanding of who is transmitting informally, including if this occurs in specific geographies or by specific migrant segments, as this will identify the appropriate survey channel and implementation point. The target interviewee can be identified based on the type of data, migrant corridor, and specific migrant segment that utilizes informal remittances. In some instances, migrants using informal remittances may be more likely to use road or rail transport than air transport.

One of the most common methods for measuring informal remittance flows is to target populations by surveying migrants living abroad for seasonal work and long-term migration. The sample is usually selected by interviewing migrants while visiting their country of origin. In most cases, the interviews are carried out when the number of migrants visiting the country is higher than average. It is especially important to cover all the main entry points for migrants (not just airports) to ensure that the sample interviewed is representative of the entire population.

It is important to consider cost and feasibility when planning remittance surveys, including exploring the potential for conducting surveys through various channels. If the survey focuses on remittance recipients, how the questionnaire and survey are conducted should be appropriate for the recipient. Other than border posts, alternative channels include online surveys, telephone surveys, websites, etc.

Considering the location where the survey is to be conducted and the circumstances surrounding the interviews, the interviews with migrants should be short, with the interviews being ideally no longer than 10 minutes. For some questions, the interviewer can input answers, such as the interviewee's gender, directly into the questionnaire without occupying too much of their time. The questionnaire can be designed in such a fashion as to reduce the time needed to record the answers by providing response choices and references to guide and facilitate the answering process. The interviewers could print show cards with the response options to speed up the process if needed.

Sample Size Determination

If the interviews are taking place while the number of migrants in the area is high (e.g., in the airport while migrants wait to board their flight or at times of festivities when migrants return home), the interviewer should randomly select every second or third individual for interview to ensure the sample is random.

The larger the number of surveys carried out, the more representative the sample becomes; however, it is recommended that a minimum of 1,000 valid surveys should be completed for the sample to be representative. Depending on the country and the number of migrants as well as the distribution/proportion of traffic by entry points, it would also be important to have a minimum of 250 surveys completed for each migrant entry point (e.g., airports, land border crossings, and ports). The larger and broader the sample size—numerically, geographically, and in terms of points of deployment—the greater the likelihood of accuracy in informal remittance data estimation.

The maximum capacity for one interviewer is four completed interviews per hour (not to exceed 25 interviews per day). Each entry should have at least two interviewers for at least two weeks aiming for the maximum number of completed interviews to be around 500. This also depends on working conditions and other factors specific to the country and circumstances.

The sample selection should be designed to ensure equal chances for the inclusion of men and

women migrants in the survey to ensure a balanced outcome for gender insights.

The sample size for surveys targeting households that receive remittances via informal channels is determined based on information about the enumeration areas. These areas can be randomly selected from various regions and districts that are known to send/receive migrants. The necessary information about the enumeration areas is typically available to national statistical institutions. They can utilize this information from regular household surveys and census data.

Geographical Points of Implementation

The geographical point of implementation can be selected based on the profiles of the remittance senders. This can help determine target respondents and points of survey implementation.

The target audience comprises migrants during the period they visit the country. For countries where the cost is an issue and more advanced methods to deploy surveys are unrealistic, the questionnaire can be printed, and migrants can be interviewed at the border (land border points, airports, seaports, and other border points).

Special attention should be given to the geographical points of the country when organizing the survey with migrants to account for the differences in areas where migrants are concentrated to make sure that the sample is representative. If the survey with remittance senders is considered, the survey can be conducted at border points, airports, consulates, and other points where migrants are concentrated (such as bus stations, etc.).

The selection of border points (or aggregation points) to be included in the survey should be based on the migrants' travel flows passing through each border point. This will identify the primary border points (with the highest migrants' travel flows) in the country where the survey can be conducted in case it is unfeasible to cover all border points.

However, if remittance recipients are interviewed, the survey must cover the country's main regions to ensure the data is representative. If the selection of remittance-receiving households is random, the sample size of the survey with remittance recipients must be larger than that of the survey with remittance senders as not all households are remittance recipients.

Data Collection

This survey with migrants is intentionally designed to be short and easy to complete considering the deployment method and the target population. The data collection will vary based on the technical capabilities of the central bank. A minimum of tools, such as Microsoft Office, are needed to register and manage the data. Considering the survey targets a very narrow population group, the sample size should be manageable using tools such as BoP data. This makes data processing more feasible as they have the capacity and knowledge to process and use this data for estimating the informal inflows in their country.

Collaboration and cooperation with national statistics offices and other ministries, e.g., home affairs and transport, public sector or private sector entities such as airlines and employment recruitment agencies, may help in targeted and timely survey deployment.

The central bank of the country where the survey is conducted can oversee the survey and ensure that proper measures are taken to maintain an acceptable level of quality.

The data entry from the printed and filled-in questionnaires should serve as an opportunity to check for outliers in data and/or errors in recording the answers in the questionnaire. After the data is entered in the requested format (the sequence number of questions and the codes for response options for all the questions), the process of checking for outliers in data and/or errors should be repeated to ensure that all errors are eliminated, and the data is properly processed.

It may be beneficial to employ technology to assure accurate, trustworthy, cost-effective, and uniform data collection on informal remittance survey responses while conducting the survey, data coding, and collection. The technology can be used at all implementation phases, particularly with tools such as CATI (computer-assisted telephone interview) or asking participants to complete questionnaires on computers or online.³¹

The implementing organization (central bank or national statistics agency) should monitor all phases of the survey implementation. This process should be organized before conducting the survey to plan and keep accurate documentation of the implementation process.

Data Processing and Analysis

The process of receiving filled-in questionnaires should be monitored, and questionnaires coming in must be scrutinized for errors, omissions, and ambiguous classifications. The questionnaires should be checked for outliers, preferably at the end of the day when the interviews are finished while the interview is still fresh in the interviewer's memory.

All questions should be properly coded to facilitate data entry, tabulation, and analysis. Remember that the survey will be implemented in LDCs, where data entry and analysis will/could be conducted using Excel sheets. Using more advanced systems to collect data could be considered (such as tablets with online survey forms) later in the survey's deployment.

Weighting the Data Received from the Survey Results

In estimating remittance data, central banks may use multiple sources of information (such as the ITRS, reports from MTOs, surveys with migrants, administrative data, etc.). The differences in the methodologies used to compile these data may cause asymmetries in the data that need to be addressed.

To ensure the data is representative, the implementing party should apply weights to the data derived from survey results. Most countries use remittance data disaggregated by sender/recipient country.

In estimating informal remittances by the central bank, two types of asymmetries are common, namely regarding timeliness of the data collected and the disaggregation of remittance data by country.

Regarding the timeliness asymmetry, the period for which the data are being compiled (e.g., month, quarter, etc.) also determines the value of remittances sent or received that is affected by migrant travel patterns. Data estimated via surveys needs to be combined with other sources of information that are compiled on a monthly or quarterly basis (e.g., ITRS, MTO and administrative data, etc.) Hence, the data should be weighted by country and month/quarter. This can be achieved by using the administrative data on the number of migrants by country and the number of visits they make during the period under scrutiny.

To account for the asymmetries of remittance data by country, specific thresholds can also be applied to inbound and outbound travel traffic for migrants. For example, if the main form of travel in a country is through the airport, the weights can be applied to the results to reflect this in the estimation model.³²

In the case of the survey with remittance recipients, the weighting of the data from the survey needs to consider the number of families (households) with active members that send remittances back to their families. The information on families that receive remittances by region should be available

31 Online survey tools such as the [Survey Solutions Designer](#).

32 Bank of Greece. *Frontier survey on travel expenditure: methodology, presentation and output assessment*. Annex 2, page 101.

from the survey on households. If that data is unavailable, it risks sampling error and unrepresentative data.

Survey Frequency

Depending on the need, the survey can be conducted annually or biannually.

The survey should be conducted once a year (or twice a year if possible) to collect enough information to prepare remittances for BoP statistics. Since the BoP is normally issued every quarter, adjustments must be made, including changes in migration patterns (for countries where these trends are relevant and have significant changes in migration trends). Remittance data can be adjusted using the data for the number of migrants visiting the country that the Ministry of Internal Affairs can usually acquire. Another way to account for these differences is to conduct another survey during the same year to determine the differences between the seasons (when the number of migrants visiting the country is high compared to other months or periods during the same year).

The decision on the frequency of the survey implementation will also depend on the available resources (financial and human resources) and the need for information over time.

Timing, Cost, and Staffing

The survey's scheduling must be carefully chosen to meet its objectives. Since the aim is to measure informal remittances, and migrants visiting the country and/or remittance recipients are the target population, data on migration trends in the country should be analysed to determine the time of year when the number of migrants visiting the country is at its peak. When organizing a survey with remittance recipients, consider the best method for identifying the persons (households) who receive remittances, ensuring appropriate coverage.

Central banks usually have the information needed to establish the most viable period when the survey should be conducted and decide on the locations where the survey will take place. Ideally, the survey should cover all airports in the country and primary land border points. Other entry points, such as ports, should be considered depending on the country.

Ideally, the survey should be finished in under a month to not overburden the staff involved in conducting interviews, training, monitoring the interviewers, data entry, data processing and analysis. The interview should not take more than 10 minutes, with a short break between interviews. On average, one interviewer should be able to complete around 25 interviews per day if respondents are available and other interview conditions are met.

Central banks should notify all the relevant institutions in time to ensure the process runs safely and efficiently. Airports, customs points, and other relevant institutions should be notified, and if needed, valid authorizations and permits should be taken before the survey implementation.

The interviewers should be divided into teams (preferably of two, at least) per location to ensure the safety of the interviewers, reduce the survey costs, and contribute to higher data quality as the team can better manage their time with lunch breaks and short breaks for rest and refreshment.

To ensure that all aspects are considered when planning and implementing the survey, central banks should ensure that the team consists of a sociologist, a psychologist, a statistician, and a computer specialist. This will ensure that the survey's purpose is reasonable, the methodology is reliable, the questions are clear and relevant, and the technical preparations are well-prepared and organized. Except for the statistics department, in the working group organizing and implementing the survey, central banks can also include other departments such as the departments of economic analysis, financial stability, payments systems, banking supervision, etc. Central banks can also include other national institutions in this process, such as national statistics agency, labour ministry, or other institutions as mentioned in the data collection section of this paper.

Confidentiality and Data Privacy

All the information provided by respondents of the survey should be used for statistical and research purposes on remittances and should not be shared with other parties. All the publications and data dissemination based on the data provided by the survey should not disclose individual information and should only include aggregated information and insights.

Questionnaire Design

The draft questionnaire should be developed and revised in line with a clearly set objective, informal remittances strategy, including target corridors, respondents, deployment points and planned outcomes, and assessment of the usage of the collected data. The draft questionnaire should, ideally, be pre-tested with 10 migrants from the country where the survey will be implemented. The questionnaire should not have more than 10 core questions and should take around 10 minutes of the migrants' time.

The questionnaire should include the following:

- A short statement on the purpose of the survey
- A statement on the privacy of respondents and that the data will not be shared with other authorities in the country, such as tax administration bodies, but will be used for statistical purposes
- Main questions
- Additional questions
- End the questionnaire by thanking all respondents for their time and the provided information

The main questions (questions 1-14 in the questionnaire in Annexe 1, and 1-6 in Annexe 2) seek to find out whether the migrants send money to somebody living in another country, the channels used for sending remittances, the level of income, how much and how often they send money, the intended use of the money sent, and to whom they sent the money. These questions have been drafted with the sole purpose of collecting data on informal remittances for use in an estimation model.

The additional questions can include the gender of the sender/recipient. The interviewer can code the information on the gender of the respondent during the interview. If time permits, the interviewer should proceed with additional questions such as marital status, area of residence of the recipient's family members, and other demographic queries.

Pre-testing of the Questionnaire and Pilot Survey

Central banks can review and add country-specific questions or details and revise the verbiage of the questions to match the country's specific economic and cultural identity. Ideally, the format of the survey and questionnaire should not be significantly changed as one of the objectives in designing the questionnaire is for it to not be long and to be able to compare the data with other countries later.

The questionnaire should initially be tested with a small sample of migrants to determine the adequacy of the questions and the efficiency of the interviewing process. Based on this information, the questionnaire can be adapted to improve the interviewing process and survey implementation.

Based on the results from the pre-test, the questionnaire can be adapted to ensure that it is adequately understood and adapted to the specifics of the country where it is to be deployed.

The overall results from the implementation of the survey conducted in the first country should

serve as lessons learned to improve and adapt the survey to maximize its efficiency and accuracy.

Translating the Questionnaire

The finalized questionnaire should be translated into the local language by the implementing organization (central bank or national statistics office) with inputs and comments from UNCDF staff responsible for the region. The pre-testing of the questionnaire should be used to identify if any of the questions are unclear or inadequately translated.

Questionnaire Training

Interviewer training sessions should be held once the questionnaire and translations are finalized. The central bank should lead the training and, if required, be supported by UNCDF. The training should focus on the objective of the study, details about the contents and purpose of each question, the meaning behind some key terms such as remittances, informal remittances, income, country of origin, how to handle non-response and refusal to respond, interviewer safety, note-taking, reporting of suspicious responses and other logistical tasks.

Developing an Estimation Model for Informal Remittances Based on Survey Responses

When using the survey methodology for estimating informal remittances is unfeasible, secondary data is the best option for measuring remittances. The estimation approach is adapted to specific country needs depending on the availability of secondary data in a specific country. Indirect methods to estimate the informal remittance data (based on the secondary data) are often called estimation models.³³

For many countries, measuring remittances is difficult and using direct sources of information may not be available or feasible. Considering this, the IMF, in its 2009 *International Transactions in Remittances: Guide for Compilers and Users*, has proposed applying estimation models using secondary sources to measure remittance data. The possible sources to measure remittances using estimation models include the following:

- Household survey data
- Labour force survey data
- Income and expenditure surveys
- Demographic surveys
- Specialized surveys/surveys with migrants,
- Indirect data sources, i.e.:
 - Demographic models
 - Econometric models
 - Residual models

However, the accuracy of these estimations relies heavily on the quality of the data used in the model and on the specialized knowledge of country-specific determinants of remittances and national macroeconomic indicators.

Based on UNCDF's research in methodologies to estimate informal remittances³⁴ and consultations with central banks conducted in 2022 and 2023, estimation models based on administrative data are the main sources of information for measuring remittances. The administrative data that enable building an estimation model, in most cases, rely on the data from the following:

- Data from cross-border transactions (e.g., ITRS) capturing remittances sent through formal channels (commercial banks, MTOs, and RSPs).
- Administrative data on migrants' movements and financial information from line ministries.
- Studies focused on migrants, such as surveys conducted directly by central banks or national statistics offices or other institutes that contain information on migrants' movements and financial behaviour that can be used for the measurement of remittance data.
- Data from payment systems, mostly aggregated data to estimate the trends of migrants' spending (number of transactions, the average value of transactions, etc.) and to serve as the validation and comparative source to identify outliers and trend inconsistencies when compared to data on remittances from the estimation model.
- Data on remittances from the household survey or labour force survey (other national surveys that contain information on remittances sent/received).

These data sources measure remittances based on the country's specific characteristics. The main considerations when choosing the data source for remittances will be the following:

- Availability of the data

³³ Fernandes, Deepali, Robin Gravesteyn and Amil Aneja (2023), [Approaches to Evaluating and Estimating Informal Remittance Flows in Developing Economies](#). Migration and Remittances, UNCDF.

³⁴ Fernandes, Deepali, Robin Gravesteyn and Amil Aneja (2023), [Approaches to Evaluating and Estimating Informal Remittance Flows in Developing Economies](#). Migration and Remittances, UNCDF.

- Cost-effectiveness
- Timeliness and frequency
- Accuracy
- Coverage
- Conformity with definitions
- Other factors specific to the situation in the country

The data from the survey on informal remittances will provide the basis for establishing an estimation model that will enable central banks incorporate the data received via formal channels and demographic information (number of migrants abroad and the number of migrants visiting the country during a specific period, etc.) on migrants to estimate the overall flow of the remittances in the country.

To measure informal remittances using survey data, central banks should have access to migrant profiles, such as the number of migrants living abroad, their average income, the average value of remittances received through informal channels, the frequency of remittance transfers, the number of visits during a specific period, the number of remittance transfers by migrants during the specific period (at least 12 months), and so on. The information from the survey results combined with information from the profile of migrants could be used by the central bank to create, update, or improve the estimation model for informal remittances and improve their data on total remittances.

Many countries use similar surveys and estimation models to measure remittances that include coverage of informal remittances. These surveys can be used as examples to organize and conduct the surveys for measuring informal remittances. Examples of surveys and estimation models are shown in Table 4.

Table 4. Examples of surveys and estimation models

Examples of surveys with migrants to measure overall remittance data, also covering cash remittances sent by migrants that are relevant for surveys on informal remittances.		
Name of organization	Method used	Link to relevant documents
Bank of Uganda and Uganda Bureau of Statistics	Inward Personal Transfers Survey	Inward Personal Transfers Survey
Central Bank of Kenya	Diaspora Remittances Survey	Diaspora Remittances Survey 2021
Central Bank of Peru	Survey with Peruvians living abroad; source: IMF Informal Economy Reports	Workers' Remittances of Peruvians Through Informal Channels
National Bank of Rwanda	Survey on the compensation of employees for informal workers	Primary Income: Compensation of Employees for Informal Workers
National Bank of Poland	Survey with Polish citizens working abroad	Publications about migration inflows and outflows Survey Report 2018
Bank of Greece	Frontier survey on travel expenditure	Frontier survey on travel expenditure: methodology, presentation and output assessment

Examples of well-organized and well documented surveys that can be useful when organizing the informal remittances survey in terms of overall survey organization and implementation.

Name of organization	Method used	Link to relevant documents
Office for National Statistics (ONS), United Kingdom	E.g., of a model survey and sampling technique: International passenger survey	ONS official website
Statistics Canada	International travel survey	International Travel Survey: Frontier Counts (ITS)

Examples of estimation methods that can be useful to central banks in using multiple sources of information to produce an estimation model for remittance data in total.

Name of organization	Method used	Link to relevant documents
National Bank of Moldova	Estimation of the FX informally brought to the Republic of Moldova, and its distribution by BoP items, UNECE 24/02/2021. IMF: Informal Economy Reports	Measuring informal economy for EECCA and SEE countries Compensation of Employees and Personal Transfers, Inflow of Foreign Cash via Informal Channels
US Bureau of Economic Analysis (BEA), USA	Estimation model – “Annual Revision of the US International Accounts, 1991–2004”, July 2005	BEA’s methodology FAQ on remittances, February 4, 2008

The data from the survey for informal remittances can be an important source to measure remittance data. However, due to the shortcomings of each individual data source for remittances (such as ITRS, reports from MTOs, etc.), data from different sources may need to be combined to provide a full picture of the cross-border flows. An example of using additional data or estimates to account for transactions passing through different channels is presented in Box 5.1 of IMF’s [Remittance Guide](#).

Data Quality Assurance

The final data from the informal remittances survey results, combined with other sources of information used in the estimation model (if other sources are used, e.g.: ITRS, MTOs, etc.) to be used in the BoP report on remittances must follow the IMF’s data quality assurance standards for BoP and remittances, such as:

1. Prerequisites of quality
2. Assurances of integrity
3. Methodological soundness
4. Accuracy and reliability
5. Serviceability, and
6. Accessibility

The completion of the remittance data should be followed with a process of comprehensive analysis to understand the current situation in the country by evaluating the current data collection system and all the available data sources to estimate remittance data and by using secondary and administrative data to validate and cross-check the data.

The data from international organizations on remittances and migration can be used to validate the data. Also, bilateral data on remittances from other countries in relation to the reference country can

be important in validating the overall data from the estimation of informal remittances.

UNCDF's Role

Over the last two years, UNCDF has conducted more than 80 consultations with central banks to learn more about the remittance transaction reporting systems. UNCDF's experience has shown that LDCs generally have statistics on remittances received through licensed financial institutions. Still, it has also been observed that, in most countries, remittances are sent or received using various methods, including the use of informal channels to move money outside of these official institutions or the formal financial system.

Given that the cost of developing, managing, and running surveys is one of the main reasons central banks have been unable to measure remittances sent/received through informal channels, UNCDF proposes a survey targeted specifically at visiting migrants that can yield quick results while remaining low on cost.

The survey could be managed according to the country's specific needs. Central banks can conduct the survey, train interviewers, and collect and analyse the data once the survey is concluded.

Upon the request from central banks, UNCDF can assist in monitoring the process and can provide technical assistance to conduct the survey, and collect and analyse the data once the survey is concluded. An agreement can be signed to assure the respondents that the data will not be shared with other parties and will only be used for statistical purposes.

UNCDF can assist central banks in developing their informal remittance estimation survey strategy, developing the questionnaire, and gathering and analysing the survey responses.

Annexe 1: Informal Remittances Sample Questionnaire – Sending Side

Purpose of collection: This questionnaire is designed by the Central Bank of Country XY to collect information on the value of money and goods (remittances) brought into Country XY or sent to the family and relatives in the country of origin during the preceding 12 months. The data will be used to estimate remittances received in the country XY and the results will be published as aggregated without disclosing any information on the survey respondents.

This data will be used only for statistical research purposes and will not be shared with other parties. This questionnaire includes questions on the number of people who visit their reference country, the reason for remitting, channels utilised to transfer money, and the quantity and kind of spending.

Confidentiality: All the information provided will be treated as confidential and used in aggregated form, so no individual can be identified.

Instructions: Please respond to all the questions to the best of your knowledge.

Date questionnaire completed (dd/mm/yyyy)

1. Would you like to participate in the survey?

- a. Yes
- b. No – Terminate the interview

2. What is your country of origin?
(OR in which country where you born?)

Write in _____

3. What is your country of residence?

Write in _____

4. Approximately for how long have you been living abroad?

Interviewer: do not read response options; select one.

- a. Less than one year
- b. More than one year – less than 5 years
- c. More than 5 years – less than 10 years
- d. More than 10 years
- 98. Don't know
- 99. Prefer not to answer

5. In the past 12 months, did you personally send money or goods (remittances) to your family, relatives or friends living either in [name of the country of origin] or any other country/abroad? Please think only about money or goods for which you do not expect repayments.

- 1. Yes - Continue
- 2. No - Terminate the interview

6. In the past 12 months, where did you personally send money or goods [name of country or origin], any other country, or both?

Interviewer: select one.

1. Country of origin
2. Other country, please specify_____
3. Both

Interviewer/programmer: If "other country" or "both" were not mentioned in question 5, there is no need to read "in any other country/abroad" in any of the following questions.

7. In the past 12 months, to whom did you send the money?

Interviewer: select all options that apply

- a. Spouse
- b. Mother
- c. Father
- d. Children
- e. Sister
- f. Brother
- g. Grandmother
- h. Grandfather
- i. Other female family members or relatives
- j. Other male family members or relatives
- k. Female friends
- l. Male friends
- m. Other, specify_____
- x. Don't know
- y. Prefer not to answer

Interviewer/programmer: If "friends" were not mentioned in question 6 (responses 6j to 6k), there is no need to read "friends" in any of the following questions.

8. Are you the only provider of income to your family, relatives, (and friends) in [name of the country of origin] or any other country/abroad?

- a. Yes
- b. No
- c. Both (If income provided to several families)
98. Don't know
99. Prefer not to answer

9. In the past 12 months, how often did you send money or goods to your family, relatives, (friends) living either in [name of the country of origin] or any other country/abroad?

Interviewer: do not read response options; select one.

1. Once a month or less
2. More than once a month to once every 3 months
3. More than once every 3 months to once every 6 months
4. More than once every 6 months to once a year
5. Less frequently than once a year
6. Irregularly, based on necessity or for emergencies only.
98. Don't know
99. Prefer not to answer

10. In the past 12 months, which of the following methods did you use to send money and goods

to your family, relatives, (and friends)?

Interviewer: read and mark responses for questions 9a- 9h one by one, then ask question 9_1

Interviewer: you can help to calculate the percentage in question 9_1

	Yes	No	DK	<p>If YES in only one question from 9a to 9h – skip to question 10. If yes in more than one question from 9a to 9h, ask question 9_1:</p> <p>Approximately what percent of the total value of money and goods did you send in the last 12 months using each method you mentioned?</p> <p><i>Interviewer: read all from 9a to 9h with YES response</i></p>
9a. Via money transfer operators, e.g., MoneyGram, Western Union	1	2	98	Percent
9b. Using a bank account	1	2	98	Percent
9c. Using debit/ credit cards	1	2	98	Percent
9d. Using a digital account, e.g., mobile wallet, mobile money	1	2	98	Percent
9e. With an informal agent, e.g., a travel company worker, a bus driver, a <i>hawala</i> agent, etc.	1	2	98	Percent
9f. Hand it over in person while visiting	1	2	98	Percent
9g. Sent with a family member, friend/ acquaintance who was travelling to the country where you needed to send money or goods	1	2	98	Percent
9h. Cryptocurrency	1	2	98	
9i. Other, please specify	-----	2	98	Percent

11. If yes from 9e to 9g (any of them), ask questions 11, why do use informal methods/send money with others?

- a) High transfer cost
- b) Complicated procedures
- c) Formal channels take a long time (convenience)
- d) Worries about taxation
- e) Exchange rate
- f) Ease of collection by recipients
- g) Less/No documentation
- h) Formal financial system i.e., banks not operating due to crisis e.g., Conflict/natural disaster etc.
- i) Others (please specify)

12. What is the total monthly income of all household members living with you now in [host country] in [currency] before tax? Please include income from wages and salaries, remittances from family members/relatives/friends living elsewhere, farming, and all other sources.

NOTE: add appropriate currency

Write in _____ - skip to question 13.
(none/no household income) – skip to question 13.
98. Don't know - continue
99. Prefer not to answer - continue

13. Would you say your total monthly household income is_____ *Interviewer: read the income categories starting with code 1 until the respondent selects the one that best describes their household income.*

NOTE: insert appropriate income brackets

- a. [Low-income bracket]
- b. [Moderate Income bracket]
- c. [Medium and Higher income bracket]
- d. No income
- 98. Don't know
- 99. Prefer not to answer

IF response 98 - "don't know" – continue, otherwise – skip to question 13.

14. What is your personal MONTHLY income in [host country] in [currency] before tax? Please include your personal income from wages and salaries, remittances from family members/relatives/friends living elsewhere, farming, and all other sources.

NOTE: add appropriate currency

Write in _____
(none/no household income)
98. Don't know - continue
99. Prefer not to answer

15. Approximately what portion of your monthly household income in [host country] do you personally send to your family, relatives, (friends) who live in [name of the country of origin] or any other country/abroad? Less than a quarter, more than a quarter to half, or more than half of your household income?

Note: if the respondent answered question 12 about personal income - use "your personal monthly

income" instead of "your monthly household income"

Interviewer: Select one.

- a. Less than a quarter³⁵ of your household income
- b. More than a quarter to half of your household income
- c. More than half of your household income
- d. Prefer not to answer
- e. (Volunteered response) Send only goods.
- 98. Don't know
- 99. Prefer not to answer

16. On average, what is the value of the money or goods you usually send to your family, relatives, (friends) who live in [name of the country of origin] or any other country/abroad?

Interviewer: mark one.

INSERT brackets in the appropriate currency.

- a.
- b.
- c.
- d.
- e.
- x. Don't know
- y. Prefer not to answer

17. Interviewer: record the gender of the respondent, ask if needed: What is your gender?

NOTE: add country-appropriate genders if needed

- 1. Male
- 2. Female
- 98. Don't know
- 99. Prefer not to answer

18. Do you have any family members with you in your country of residence? If Yes, (who)
a) Yes (write in)
b) No

19. For what intended use have you sent the money and goods in the last 12 months to your family, relatives, (friends) to [name of the country of origin] or any other country/abroad?

Interviewer: do not read; select all that apply

- a. For investment, for example, buying land, a house, livestock, agricultural equipment, jewellery, and inputs.
- b. Starting or improving a business
- c. For daily needs/ upkeep (Paying household expenses and consumer products)
- d. Utility payments
- e. Children's education
- f. Savings
- g. Buying/renting transport
- h. Paying back debts
- i. Paying medical bills
- j. Paying for health insurance

³⁵ Three months or 1/4 of the year.

- k. Retirement savings
- l. Weddings, celebrations, funerals, etc.
- m. Other (specify)
- x. Don't know
- y. Prefer not to answer

20. Do you have ID [insert local terminology for national ID card]?

- a. Yes
- b. No
- 98. Don't know
- 99. Prefer not to answer

21. In the past 12 months, other than financial services that you use for sending money abroad, which of the following financial services have you used either in [name of host country] or [name of the country of origin]/abroad?

Interviewer: read and mark responses for 18a- 18g one by one

	Yes	No	Don knows	Prefer not to answer
18a. Saving	1	2	98	99
18b. Borrowing (credit, loan)	1	2	98	99
18c. Domestic money transfer	1	2	98	99
18d. Online bill payments for utility, education, medication, etc.	1	2	98	99
18e. Insurance	1	2	98	99
18f. Pension				
18g. Stock and other investment	1	2	98	99

22. What is your marital status?

Interviewer: do not read; select one.

- 1. Single
- 2. Married
- 3. Domestic partner
- 4. Separated, divorced, widowed.
- 98. Don't know
- 99. Prefer not to answer

23. How old are you?

Write in _____

- 98. Don't know
- 99. Prefer not to answer

24. What is your highest completed [level/degree/year] of education? (To be adapted to the

education system of the reference country).

Interviewer: do not read and mark one

Interviewer: Respondent must have finished the highest level in the category for it to be counted as complete

NOTE: insert education of country of origin

- a. No schooling completed
- b. Elementary school
- c. High school
- d. Trade/technical-vocational training
- e. Bachelor's degree
- f. Master's degree
- g. Professional degree
- h. Doctoral degree
- 98. Don't know
- 99. Prefer not to answer

25. Are there any additional comments or suggestions you would like to provide regarding remittance services?

Write in _____

Thank you for your participation in this questionnaire. Your valuable input will contribute to our statistical research on informal remittances. We assure you that all the information you have provided will be treated as confidential and will be used only for aggregated analysis. Your cooperation is greatly appreciated, and your responses will help us gain insights into the patterns and impact of remittances. If you have any further comments or concerns, please feel free to share them with us. Thank you again for your time and contribution.

Annexe 2: Informal Remittances Sample Questionnaire – Receiving Side

Purpose of collection: This questionnaire is designed by the Central Bank of Country XY with the main objective of collecting information on the value of money and goods (remittances) brought into the country by migrants during their stays in the reference country or sent by the migrant living abroad to their family and relatives living in the reference country (*Please specify the name of the country*).

This data will be used only for statistical research purposes and will not be shared with other parties. This questionnaire includes questions on the number of people who visit their reference country, the reason for remitting, channels utilised to transfer money, and the quantity and kind of spending.

Confidentiality: All the information provided will be treated as confidential and not shared with other authorities, e.g., the local tax administration.

Instructions: Please respond to all the questions to the best of your knowledge.

Date questionnaire completed (dd/mm/yyyy)

1. Do you understand this information, and would you like to participate in the survey?
 - a. Yes
 - b. No

2. In the past 12 months, did you receive money or goods from family members, relatives or friends living in another country? Please do not report borrowings (loans) but only money or goods your household does not have to repay.
 1. Yes - Continue
 2. No - Terminate the interview

3. In the past 12 months, from whom did you receive the money or goods?

Interviewer: select all that apply

- a. Spouse
- b. Mother
- c. Father
- d. Sister
- e. Brother
- f. Grandmother
- g. Grandfather
- h. Other female family members or relatives
- i. Other male family members or relatives
- j. Female friends
- k. Male friends
- l. Other, specify_____
- x. Don't know
- y. Prefer not to answer

Interviewer/programmer: If "friends" were not mentioned in question 3 (responses 3j-3k), there is no need to read "friends" in any of the following questions.

4. In the past 12 months, how often did you receive money or goods from your family, relatives,

and friends living in another country/abroad?

Interviewer: do not read response options; select one.

1. Once a month or less
2. More than once a month to once every 3 months
3. More than once every 3 months to once every 6 months
4. More than once every 6 months to once a year
5. Less frequently than once a year
6. Irregularly, based on necessity or for emergencies only.
98. Don't know
99. Prefer not to answer

5. In the last 12 months, how did you receive money and goods from your family members, relatives, and friends living in another country/abroad?

Interviewer: read and mark responses for questions 5a-5h one by one, then ask question 5_1

Interviewer: you can help to calculate the percentage in question 5_1

	Yes	No	DK	<p>If YES in only one question from 5a to 5h – skip to question 10. If yes in more than one question from 5a to 5h, ask question 5_1:</p> <p>Approximately what percentage of the total value of money and goods did you send in the last 12 months using each method you mentioned?</p> <p><i>Interviewer: read all from 5a to 5h with YES response</i></p>
5a. Via money transfer operators, e.g., Money Gram, Western Union	1	2	98	percent
5b. Using a bank account	1	2	98	percent
5c. Using debit/credit cards	1	2	98	percent
5d. Using a digital account, e.g., mobile wallet, mobile money	1	2	98	percent
5e. With an informal agent, e.g., a travel company worker, a bus driver, a hawala agent	1	2	98	percent
5f. Hand it over in person while visiting	1	2	98	percent

If YES in only one question from 5a to 5h – skip to question 10.
 If yes in more than one question from 5a to 5h, ask question 5_1:

Yes	No	DK	Approximately what percentage of the total value of money and goods did you send in the last 12 months using each method you mentioned?
-----	----	----	---

Interviewer: read all from 5a to 5h with YES response

5g. Sent with a family member, friend/ acquaintance who was travelling to the country where you needed to send money or goods	1	2	98	percent
5h. Other, please specify	-----	2	98	percent

6. If yes from 5e to 5g (any of them), ask question 11, why do you use informal methods/send money with others?

- a. High transfer cost
- b. Complicated procedures
- c. Formal channels take a long time (convenience)
- d. Worries about taxation
- e. Exchange rate
- f. Ease of collection by recipients
- g. Less/no documentation
- h. Formal financial system, i.e., banks not operating due to crisis, e.g., conflict/natural disaster, etc.
- i. Others (please specify)

7. What is the total value of the money and goods you received in the past 12 months from your family, relatives, and friends living abroad?

Interviewer: mark one.

INSERT brackets in the appropriate currency.

- a.
- b.
- c.
- d.
- e.
- x. Do not know
- y. Prefer not to answer

8. What is the intended use of the money and goods you received in the last 12 months from family members, relatives, and friends living abroad?

Interviewer: do not read; select all that apply

- a. For investment, for example, buying land, a house, livestock, agricultural equipment, jewellery, and inputs.
- b. Starting or improving a business
- c. For daily needs (Paying household expenses and consumer products)
- d. Utility payments
- e. Children's education
- f. Savings
- g. Buying/renting transport
- h. Paying back debts
- i. Paying medical bills
- j. Paying for health insurance
- k. For your old age
- l. Weddings, celebrations, funerals, etc.
- m. Other (specify)
- x. Don't know
- y. Prefer not to answer

9. *Interviewer: record the gender of the respondent, ask if needed: What is your gender?*

NOTE: add country-appropriate genders if needed

- a. Male
- b. Female
- 98. Don't know
- 99. Prefer not to answer

10. What is your marital status?
Interviewer: do not read; select one

- 1. Single
- 2. Married
- 3. Domestic partner
- 4. Separated, divorced, widowed
- 99. Prefer not to answer

11. Do you live in a rural area or on a farm; in a small town or village; in a large city; or in a suburb of a large city?

- a. A rural area or on a farm
- b. A small town or village
- c. A large city
- d. A suburb of a large city
- 98. Don't know
- 99. Prefer not to answer

12. How old are you?

Write in _____

- 98. Don't know
- 99. Prefer not to answer

13. What is your highest completed [level/degree/year] of education? (To be adapted to the

education system of the reference country).

Interviewer: Do not read and mark one

Interviewer: Respondent must have finished the highest level in the category for it to be counted as complete

NOTE: insert local education

1. No schooling completed
2. Elementary school
3. High school
4. Trade/technical/vocational training
5. Bachelor's degree
6. Master's degree
7. Professional degree
8. Doctorate degree
98. Don't know
99. Prefer not to answer

14. What is your total MONTHLY household income in [host country] in [currency] before tax? Please include income from wages and salaries, remittances from family members/relatives/friends living elsewhere, farming, and all other sources.

NOTE: add appropriate currency

Write in _____ – skip to question 15.

98. Don't know – continue

99. Prefer not to answer – continue

15. Would you say your total monthly household income is_____

Interviewer: read the income categories starting with code 1 until the respondent selects the one that best describes their household income.

NOTE: insert appropriate income brackets

1. [Low-income bracket]
2. [Moderate Income bracket]
3. [Medium and Higher income bracket]
4. No income
98. Don't know – continue
99. Prefer not to answer

16. Are money or goods you receive from your family, relatives, and friends living in another country the only source of your household income?

1. The only source of my household income
2. Not the only source of my household income
98. Don't know
99. Prefer not to answer

17. Are there any additional comments or suggestions you would like to provide regarding remittance services?

Write in _____

Thank you for your participation in this questionnaire. Your valuable input will contribute to our statistical research on informal remittances. We assure you that all the information you have provided will be treated as confidential and will be used only for aggregated analysis. Your cooperation is greatly appreciated, and your responses will help us gain insights into the patterns and impact of remittances. If you have any further comments or concerns, please feel free to share them with us. Thank you again for your time and contribution.



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