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Increasing the Development Impact of Migrant Remittances

A Field Experiment
Among Kenyan
Migrants in the USA

Isaac Mbiti
Dean Yang

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Increasing the Development Impact of Migrant Remittances: A Field Experiment Among Kenyan Migrants in the USA

Isaac Mbiti, Southern Methodist University
Dean Yang, University of Michigan

Executive Summary

Introduction and Overview

According to the World Bank, migrants remitted over \$300 billion to their home countries in 2009. This makes remittances the 2nd largest source of international capital flows into developing countries after foreign direct investment (FDI). Despite the magnitude of these flows, we know little about how to maximize the impact of remittances on economic growth and development.

A growing body of research has shown that providing migrants with more control over their remittances can potentially increase remittance flows. In addition, prior research has shown that providing individuals with commitment devices can help them overcome “self control” issues, especially regarding financial matters such as saving

This project aims to study the possibility that giving migrants more control over how remittances are spent will increase their impact on development. The study focuses on Kenyan migrants in the Dallas-Fort Worth (DFW) metropolitan area which has one of the largest concentrations of Kenyan migrants in the USA. Asymmetric information problems and “self control” issues such as present bias on the part of the sender or receiver may lead to migrants sending fewer remittances. This suggests that policies that provide migrants with tools to help them overcome asymmetric information (or trust) issues and “self-control” issues could boost the flow of remittances, especially those earmarked for investments such as education.

Summary of Findings and Achievements:

The IGC funding we received was used to generate both qualitative and quantitative data to provide a “proof of concept”. In addition the funding was used to support the development of partnerships with various Kenyan financial service providers who were keen on tapping the Kenyan migrant market in the US. Specifically we achieved and completed the following milestones:

- Focus groups

In May of 2010 we conducted focus groups among Kenyan migrants in the Dallas area. These focus groups consisted of a short survey asking participants about their migration history and the remittances they send back to Kenya as well as a group interview where people talked about things such as the reasons they sent remittances as well as problems they had with sending remittances. The qualitative data from the focus groups was collected and emerging patterns were analyzed and are discussed in

more detail below. Overall, the findings of the focus groups confirmed our hypotheses concerning the relevance of asymmetric information and trust issues in hindering the flow of remittances. The findings also suggested a strong latent demand for products that would provide migrants with more control over their remittances.

- Partnership with MamaMikes

Following the focus group we partnered with the Kenyan company MamaMikes to study a product they offered called School Fees Direct. The IGC funding was instrumental in assisting us to negotiate and develop this partnership. The school fee direct product would have allowed migrants to pay for school fees directly from the internet. We worked closely with Mamamikes staff to jointly develop a survey, to redesign their web forms and to create recruitment flyers and other advertisements to encourage users to participate in the survey. We conducted the survey among Kenyan migrants in the area to ascertain the potential demand for the School Fees Direct product (or similar product). We found that most of the migrants interviewed found a product such as school fees direct to be appealing. However, the respondents showed a general level of mis-trust in Mamamikes and thus we had to end the collaboration.

- Partnership with Equity Bank

Following the termination of our relationship with Mamamikes, we then moved forward with designing a study of a product to be offered by Equity Bank, one of the largest banks in Kenya. The IGC funding was once again instrumental in assisting us to negotiate and develop this partnership. We presented our proposal to the senior management of the bank and we were able to obtain approvals from the board to proceed with the research design and study. We were also able to convince the bank to devote some staff time to the project. The product would have allowed migrants to put money into accounts with commitment devices which required the money be spent on education. Equity Bank was willing to support the project with their time and internal data, but we were unable to secure full funding for the project. However, we and the bank both remain committed to the project and plan to launch it if we obtain funds.

We did however secure additional funding to support extended data collection to provide further proof of the asymmetric information, trust and self control issues determining remittance flows. This data collection effort will test how the present bias of migrants and their relatives affects how often migrants send remittances as well as whether migrants would be more willing to send remittances if they can send in kind gifts in addition to just sending cash. The IGC funding has supported the design and testing of this survey. The survey will be computer based and has been programmed. This will expedite the surveying process and minimize the time-burden on respondents. Overall, once complete the results will show if there is demand for a financial product that gives migrants control over the remittances they send such as the one Equity Bank was going to offer.

- Database of potential survey respondents.

One of the challenges of working with migrants is creating an appropriate sampling frame. In the absence of a census, researchers in this space often use intercept surveys where they place enumerators in consistently trafficked areas where they can interview migrants. A great issue with this project is the lack of such locations in DFW (for Kenyan migrants). Thus we have had to partner with local Kenyan organizations such as churches to obtain contact information for participants and also to snowball off these respondents. In this manner we built up a large contact database of potential respondents.

Introduction

The purpose of this project is to increase the impact that migrant remittances have on economic development in the receiving country by giving the sender of remittances more control over how remittance money is spent by the receiver. Remittances are a very large source of capital flow into developing countries. In both 2009 and 2010 remittances to developing countries were over \$300 billion according to the World Bank's World Development Indicators. Given the size of remittances it is important to study how the money that is sent to can have the greatest impact on economic development in the receiving country.

Giving migrants more control over the remittance money they send home would have important development impacts if they prefer the money be spent on things like child schooling and other investments that have long-run benefits to households in developing countries in comparison to those receiving the money. It may also be that migrants will be more willing to send money if they have more control and can be assured that the money will go towards those things that they find more desirable. A related study by Ashraf, Aycinena, Martinez and Yang (2011) in El Salvador showed that giving migrants control over savings accounts in the receiving country led to increased savings in those accounts. Our current project will in part test to see whether increased migrant control over investment in education will also lead to an increase in remittances that are used for that purpose. This project will also study remittances that are sent to an African country, a region that has not been studied in the literature as much as Latin America or Asia.

The focus of this project has been to try to study the need for a product that will give migrants more control over how remittances are spent. With this in mind we have conducted a set of focus groups with Kenyan migrants in the Dallas area, attempted to partner with a Kenyan company called MamaMikes to research a product that would have allowed migrants to pay directly for school fees in Kenya, attempted to partner with Equity Bank on a similar project that would have allowed migrants to set aside money that could only be spent on schooling, and finally are moving forward with a more detailed data collection phase to better understand the issues that would make direct payment products viable.

Setting and Context

According to the World Bank, there were approximately 16 million emigrants from Sub Saharan Countries in 2005. These migrants sent approximately \$10 billion in remittances to their home countries. While Kenya had only about half a million emigrants in 2005, Kenya received the second largest remittance flows in Sub-Saharan Africa, behind only Nigeria. Moreover, these remittances accounted for over 5% of Kenya's GDP, while remittances only accounted for approximately 3% of Nigeria's GDP.

Data from the 2007 American Community Survey (ACS) shows that there were approximately 90,000 Kenyans in the US, ranking Kenyans among the top five Sub-Saharan African migrant populations in the US. Analysis of census data has shown that relative to other migrants, African migrants were better educated, had higher employment rates and labor force participation rates and had the highest

median earnings of any migrant group in the US (Dixon 2006). Similar patterns are observed in the ACS, where we find that over 60% of Kenyans have more than 12 years of schooling, with almost 40% having a college degree. In addition, we find that the median earnings of Kenyan migrants are approximately \$30,000. Relative to other African countries, Kenya sends more students to US tertiary institutions (Institute for International Education). While Kenya is ranked among the top 20 producers of foreign students in the US, Kenya ranked 7th in terms of students who obtained permanent resident status in the US (Rosenzweig 2007). Taken together, focusing on the remittances of Kenyans provides an opportunity to examine the potential developmental impact of these flows in a setting where the migrants are relatively well off, highly educated and are sending substantial amounts of remittances relative to GDP.

As in many developing countries, Kenya's financial sector is relatively under-developed, leaving many individuals without access to (formal) credit markets. Data from the Financial Access 2006 Survey show that only about a quarter of individuals in Kenya had a formal bank account. Additionally, only about 40% of respondents report ever or currently having credit in the formal or informal market. The respondents that did have credit mainly used them for consumption rather than investments in education or inputs such as fertilizer.¹ Similar patterns emerge from the 2005/2006 Kenya Integrated Household Budget Survey. This dataset shows that households overwhelmingly spend the majority of their non-labor income (which includes remittances) on consumption rather than on productive investments. Given the significant flows of remittances to Kenya and the lack of credit faced by most of the population, our project will investigate the possibility of channeling these funds into investments in an attempt to unleash the developmental potential of these remittance flows.

Qualitative Evidence from Focus Groups

The first part of this project was a set of focus groups conducted in May of 2010 where we interviewed a group of Kenyan migrants living in the Dallas metro area. The goal of these focus groups was to inform our further research by increasing our understanding of the Kenyan population in Dallas. These focus groups consisted of a short survey that asked about their migration history, whether they send remittances, and some basic economic and demographic questions. After this they took part of a guided group discussion that talked about their experience with sending money back to Kenya. As part of this discussion we wanted to figure out whether migrants would be interested in a product that could help them to pay directly for things like school fees.

Of the group of people we interviewed a vast majority (93%) were full time workers, indicating that they worked over 40 hours a week (Table 1). The respondents had been working in the US for an average of over 8 years. All people we talked to reported that they had sent money back to Kenya in the last 12 months, sending an average of 11% of their income as remittances (or 7% of income if we remove outliers). The people that participated in our focus group also tended to be well educated and earn at least a mid-level income. For the most part these people worked in office jobs, with the most common type of job being in accounting or finance. Of those who were willing to report their household

¹ Over 55% of respondents used credit to meet daily expenses, while less than 10% used the credit to expand their business or purchase agricultural inputs.

income all reported an annual household income of over \$35,000, while 92% reported an annual household income of over \$50,000 (Table 2). All who were willing to report their education levels reported having completed a degree from a university or college. Not surprisingly given their education, income levels and occupations they were also very computer literate, with all respondents reporting using the internet at least daily for multiple different uses.

Table 1: Type of Employment

Type of Employment (% of respondents)	Employed Full Time (40 hrs a week or more)	Unemployed
		92.3

Source: Focus Group Survey

Table 2: Household Gross Income

Household Income (% of respondents)	\$35,000 - 49,999	\$50,000-74,999	\$75,000-99,999	>\$100,000	Do Not Answer
	7.7	46.2	15.4	23.1	7.7

Source: Focus Group Survey

For the discussion we wanted to talk about a number of topics related to remittances and sending or investing money in Kenya. We asked about whom, why and how they sent money back to Kenya, as well as difficulties they faced when sending money home. We also asked if they had any trust issues with how money was spent once they sent it back to Kenya and whether having a chance to pay directly for things like school fees would be useful. Another set of discussion questions asked if the respondents were interested in saving or investing in Kenya. Finally we asked about the best way to reach Kenyans in the Dallas area, as we tried to expand our project to involve more respondents.

In this group most people gave money to family members, although some also gave to friends or investment groups. They would give money both as on a regular basis for things like school fees or other expenses, as well as for out of the ordinary things like health issues or weddings. Ways that people sent money included Money Gram, wire transfers, bank accounts in Kenya that a family member could access with an ATM card and people taking money with them on trips to Kenya. One of the respondents also brought up M-Pesa, a system that people can use to wire money to Kenya over the phone. Most people who talked about this agreed it was a good system in general; however one problem was that they could not send very large amounts of money this way.

We also asked the people in the focus group about investing in Kenya. A few of the respondents agreed that keeping money with a Kenyan bank was riskier than keeping it in American banks. However a couple of respondents said that they had accounts in Kenya, or invested in the stock market over there.

Trust in how the money got spent was a big issue among those in the focus group. Even family members could not always be trusted to spend money on only what migrants wanted them to. People had different ways of dealing with this issue of trust. Some just had “blind faith”, others would use a trusted family member who would be in control of distributing money and others would only send a

fixed amount of money. One person in the group brought up the issue that asking too many questions of a family member that they sent money to would make the family member receiving the money think that they are not trusted. Most people in the group agreed that being able to pay for things directly would be more convenient. One person said this would help with the issue of trust without having to directly ask their family and appear like they mistrust their family. Given the information gained in the focus groups we went forward with trying to partner with a service that offered direct payment.

Partnership with MamaMikes

Our initial partner in this project was a Kenyan company called MamaMikes. They had a product called School Fees Direct, which allowed Kenyan migrants to pay for school fees in Kenya directly, without having to first send the money to someone in Kenya. The PI's visited MamaMikes in Nairobi and met with the founder/ CEO as well as other MamaMikes employees to negotiate and finalize the parameters of the partnership, including access to company data. In the focus group MamaMikes had been discussed by some people as a relatively new way to send money directly. Those that discussed it seem interested by the products that MamaMikes offered, they were just waiting to see if they could trust it since it was a new company.

In the summer of 2010, with the continued help of MamaMikes, we developed a large list of Kenyan migrants in the Dallas area and conducted a survey asking them about their interest in the School Fees Direct Product. As part of this survey we asked respondents about their remittance behavior, their interest in a product like School Fees Direct, and basic demographic information. For this survey we contacted respondents over the phone to take the survey over the phone with one of our trained enumerators, while others were emailed a link to an online version of the survey. When people took the survey online it would automatically be entered into an online database we could access through qualtrics. For those who took the survey over the phone our enumerators would record their answers, and then enter the answers into an electronic version so they would also be in the same online database in qualtrics.

The primary goal of this survey was to find if a product like School Fees Direct would be of interest to Kenyan migrants who sent remittances. The requirements for participating in the survey were to be a person living in the Dallas area who was born in Kenya and still had relatives living in Kenya.

Of those who took the survey 97% sent remittances, and 73% sent money for school fees. Respondents sent just under \$6,000 on average in remittances to an average of just under 6 recipients, and just over \$1,000 in school fees to just under 2 recipients (Table 3). The two most common methods of sending school fees to Kenya were Western Union and Money Gram. Other common methods included a bank or wire transfer, a courier, using an ATM or delivering the money in person (Table 5). We found evidence that there was demand for a direct payment product such as School Fees Direct. In total 74% of people found a product like School Fees Direct to be either somewhat or very appealing (Table 5). The top two reasons that respondents gave for interest in School Fees Direct were avoiding the middleman, and convenience for their family in Kenya, with over 20% of respondents indicating that these were important issues. Other reasons that over 10% of respondents gave as reasons for interest

in School Fees Direct included ensuring that the fees arrive safely, convenience for the respondent and to avoid their relatives inflating prices (Figure 1).

Table 3: Remittance and School Fee Sending Behavior

	Percent	Value (\$)	Number of Recipients
Sent Remittances	97	7581.1	5.7
Sent School Fees	73	1082.8	1.8

Source: School Fees Direct Pilot Survey

Table 4: Method of Transferring Money for School Fees

Method of Paying for School Fees(% of Respondents, multiple responses allowed)	Western Union		Bank or Wire			In Person	Exchange House
	Union	Money Gram	Transfer	Courier	ATM		
	42	39	21	21	18	16	5

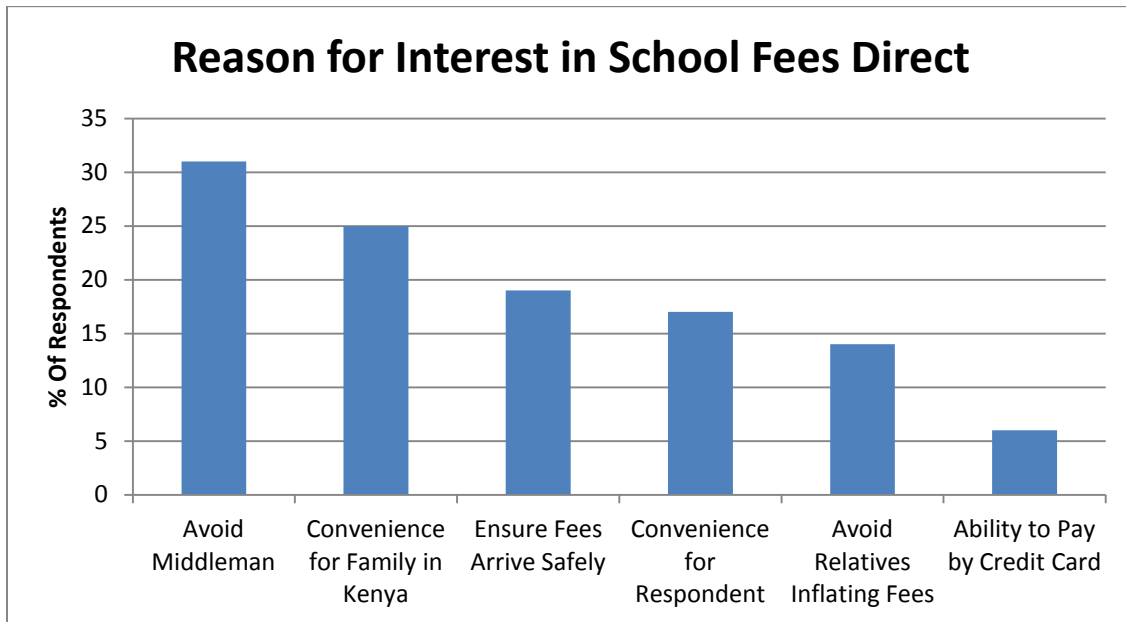
Source: School Fees Direct Pilot Survey

Table 5: Appeal of Using School Fees Direct

Appeal	Very Unappealing	Somewhat Unappealing	Neither	Somewhat Appealing	Very Appealing
		5.3	2.6	15.8	29

Source: School Fees Direct Pilot Survey

Figure 1:



The results of this survey confirmed our interest in developing and researching a direct payment product for migrants sending remittances. Unfortunately MamaMikes proved to be an unreliable partner because they were a relatively new company with an inconsistent reputation and were not committed to the research project. With this in mind we attempted to work with a larger, more established and reputable partner.

Partnership with Equity Bank

After amicably dissolving our relationship with Mamamikes, we attempted to move forward with a different partner, Equity Bank, as they introduced a similar line of financial products giving migrants more direct control over how remittances were spent. Equity Bank is one of the largest banks in Kenya, accounting for over half the bank accounts in Kenya according to their website. They also offer many products to Kenyans living abroad and offer different ways to send money home. The work they do through the Equity Group Foundation also focuses strongly on education, with multiple ongoing projects aimed at improving access to education for Kenyans. This desire to work with the migrant market and focus on initiatives that could increase education access made them a very good potential partner in this project. Equity is a much bigger and more established company than MamaMikes so reliability would not have been as big of an issue. They were also interested in working with us and letting the products be studied in an experimental context. As part of this project Equity required that migrants open bank accounts in Kenya (at Equity Bank) in order to facilitate their transactions. An advantage to doing it this way as opposed to the direct payment methods offered by MamaMikes was that money could be put into the account at any time, whereas school payments only happen 1-3 times a year. This meant that we would not have to worry about timing any interventions based off when school payments occurred. The design of the project with Equity Bank featured a commitment feature

for saving for education which we hypothesized could lead to gains in school enrollment. A recent paper by Barrera-Osorio, Bertrand, Linden and Perez-Calle (2011) in Colombia showed that education commitment savings devices were effective at increasing school attendance in the context of a conditional cash transfer program.

The PI's made several visits to Equity Headquarters in Kenya to meet with Equity Banks senior management and explain the proposed project to them including the benefits of the project to Equity Bank and to Kenyans. The proposed joint project with Equity Bank would have evaluated the effectiveness of special bank accounts that had features that committed the money to being spent on education. Equity Bank was sufficiently impressed with the previous work done that they were willing to allow a full randomized study of these accounts. There were two types of commitment features that would have been studied: a "soft" commitment feature where the account would have been labeled for education and a "hard" commitment feature where money could only be spent on education. As part of this study people would have been randomly assigned to one of four treatment groups: a pure control where respondents were given a talk on the importance of education but not offered any accounts, a group that was encouraged to open a normal Equity account with no commitment features, a group that was encouraged to open an Equity account with the "soft" commitment feature, and a group that was encouraged to open an Equity account with the "hard" commitment feature. There would have been 400 participants in each group, for a total of 1,600 participants. These different accounts would have been opened by Kenyan migrants living in the US. There would have been two parts of this project, a domestic and international component. The domestic component would have focused on remittances within the US, and international would have been focused on remittances to Kenya.

We applied for funding from a Gates Foundation funded initiative on savings (to fund the domestic component) and from the Western Union Foundation and Nike Foundation (to fund the international component). Equity Bank would contribute to the project by creating and monitoring the accounts and by providing staff time to liaise with the researchers and also provide internal data. While all three funders were keen on the study, we were unfortunately unsuccessful in securing sufficient funds to implement the project, although we continue to seek additional funds.

Despite this setback, Western Union was interested in funding a smaller scale data collection effort to help show the need for financial commitment products like the one offered by Equity Bank. We were able to use this in addition to funding from the IGC to move forward with a survey designed to more fully study some of the issues that would make a direct payment product desirable. We hope that after this data collection project takes place we will be able to secure full funding for our partnership with Equity Bank.

Extended Survey

The IGC funding has enabled us to design and develop an additional survey that incorporates state of the art measurement of behavioral parameters. The Western Union funding will be used to continue these efforts beyond the term of the IGC funding. Currently we are in the middle of this new phase of the project where we are conducting surveys of Kenyan migrants in the Dallas area and measuring preference parameters using experimental (or games) methods. This survey will be much more detailed and specific than the previous survey done in coordination with MamaMikes. We will also

attempt to interview a significantly larger number of migrants than we did in our previous survey. This effort will be aided by previous possible respondent lists and contacts within the Dallas community we made during earlier parts of the study. The main purpose of this survey is to study whether giving migrants more control to direct their remittances towards education and school fees will lead to more money being spent in those areas. This study will help test the viability and impact of a program like the one we were working on with Equity Bank.

For this study we will be interviewing both Kenyan migrants in the Dallas area and their family members in Kenya over the phone. The focus of this part of the survey will be to study how time inconsistencies and asymmetric information between sender and receiver can have an effect on the developmental impact of remittances. The survey will use relatively new preference elicitation and Convex Time Budget techniques used in articles such as by Gine, Goldberg, Silverman and Yang (2012) and Choi, Kariv, Muller and Silverman (2012). We will ask these questions using a computer program Z-tree which allows us to quickly gather lots of information on people's preferences in a short amount of time. We believe that this will be more efficient in part due to the relatively high computer literacy we have observed in the Kenyan migrant community in Dallas. The Convex Time Budget asks respondents to divide an endowment of money between a near and far time period, with varying rates of return to waiting for the far period. The other group of preference elicitation questions that we will use will ask respondents to divide an endowment of money between themselves and a family member in Kenya with a positive rate of return to giving. In addition to varying this rate of giving we will also vary between giving them the option to give their family member in-kind gifts as well as cash. Before asking questions that include an in-kind option we will show migrants a catalogue of various examples of in-kind gifts that could be given.

The reason for asking this question is because one of the key outcomes we are interested in is whether migrants are more willing to send remittances if they are able to send remittances as in-kind gifts as well as cash. This is important as it would indicate whether a product such as the commitment features offered by Equity Bank would make migrants more likely to send remittances. This would be a strong indication that the Equity Bank product and similar products would be a worthwhile way to increase the development impact of remittances. We hypothesize that asymmetric information may lead to lower remittances if migrants do not know what the recipient is spending the remittances on and does not trust that the recipient is spending money on things they deem worthwhile. If this is the case then having commitment devices may increase the amount of remittances that are sent by giving the migrant more information on what remittances are being spent on.

One of the ways we will ensure the respondents think carefully about their responses to the Convex Time Budget and preference elicitation questions is to enter them in a lottery in which they may be paid out based on their response to one of the questions. This means that we may pay out to them, their relative in Kenya, or both. Paying out to their relative is possible because of M-Pesa, meaning that we can transfer money over the phone. We will also arrange it so that we can pay out to the relative in Kenya in the form of an in-kind gift if necessary. Because there is a chance that the hypothetical questions we ask could result in a real payout we expect the respondents to think more carefully about what they would do given the hypothetical question they are presented.

Another set of questions will get a measurement of the time discount rate and any time inconsistencies for both the migrant and their relative in Kenya using the Multiple Price List method.

This will ask them how much money they would need at a later period to give up a certain amount in a near period. This method is less complex than the Convex Time Budget method that we will use with the migrant respondents in the Dallas area, but is simpler to ask in a phone survey of the relatives in Kenya. The migrants in Dallas will also be asked these sets of questions so we will have a directly comparable set of measurements. We hypothesize that present bias on the part of the migrant or their relative may lead to migrants sending low amounts of remittances at a high frequency, which given fees for sending is not cost effective. Because of this commitment products like the one Equity Bank would be offering could be a more cost effective commitment device.

We will also have the migrant and their relative play a game to determine the trust between the migrant in Dallas and their relative in Kenya. A lack of trust is one reason that migrants would be less willing to send remittances unless they have more control over how the money they send is spent. Another question in our survey will ask the migrant as well as their relative how they would allocate money that is sent as remittances across different categories. This will help to test whether migrants and their relatives have the same preferences for how remittances should be spent, and what types of things remittances would be more likely to be spent on if migrants were given more control over how the money is spent. One question of interest is whether migrants have a greater interest in things that have long term returns. The study by Ashraf, Aycinena, Martinez and Yang (2011) showed that migrants were more likely to remittances into savings accounts if they were given more control, this survey will help to test if they are also more willing to spend on things with long term returns if given more control over how remittances are spent. There will also be a section asking migrants about the remittances that they actually do send to Kenya, as well as basic demographic questions.

The findings of this survey will support the design of our planned project with Equity Bank as it will demonstrate the potential usefulness for a project that gives migrants more control to direct remittances towards education.

Sampling/Recruiting Participants

Throughout this process one of the biggest problems has been recruiting participants to participate in our survey. Traditional methods to interview migrants such as intercept surveys at high volume areas such as ethnic grocery stores are not applicable as there is no place with a steady flow of Kenyan migrants in the DFW metro area. Because of this we have had to spend a lot of time networking within the Kenyan community in Dallas to find possible respondents. This has meant meeting with various community leaders and heads of Kenyan organizations throughout the Dallas area. Some of the largest groupings of Kenyans in the Dallas area are the various churches that have a high number of Kenyan members.

One of the main difficulties of this type of recruitment has been the difficulty of getting people to commit and remember to take a survey that takes place well after our first meeting with them. Because of this difficulty we have had to make sure to follow up with people that we meet to keep them updated on what is going on and ensure their participation. In order to increase our chances of success we have also used many methods of contacting different participants. In addition to meetings with leaders of various Kenyan organizations in the area we have created an email list of potential respondents, created a website that people where people who are interested in the survey can get

more information on the project and attended a Memorial Day picnic that was attended by many Kenyans from the DFW area. All these different methods of contact are useful in making sure that as many Kenyan migrants in the area as possible know about and are interested in our project.

Another difficulty with recruiting people for a survey of this nature is the difficulty of finding a convenient time for respondents to take the survey. Most of the people we are trying to survey work full time in addition to the other commitments that they have. This means that it is important for us to contact them when they are free and design a survey that can be taken in a relatively short amount of time. This is part of the reason we plan to use an electronic survey, since this is the most efficient way to collect data, particularly in the case of the preference elicitation techniques that we are using.

Using a computer program will also allow us to get many participants to take the survey at once because we will not need an enumerator with each person, just a computer with the necessary program. Because the computer program we are using can be downloaded onto any computer we will also be able to take laptops to different places throughout the metro area in order to reach respondents.

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