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Closing the Financial Literacy Gap: A Review of Technology-Based Solutions for Low-Income Migrant Workers in Qatar

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ABSTRACT

In Qatar and across the Middle East, millions of low-income migrant workers face persistent financial challenges due to limited financial literacy, language barriers, and restricted access to banking services. Comprising nearly 95% of Qatar's labor force, these workers remain among the most financially vulnerable populations in the region. Workers are exposed to poor budgeting, financial exclusion, and scams, particularly during remittance transfers. Drawing on published surveys and case studies, this review examines the systemic barriers facing this population and evaluates existing technology-based interventions designed to address them. The analysis reveals significant gaps in current platforms, particularly in visual accessibility of app interfaces and educational content, multilingual design, and scam education. Based on these findings, this paper proposes a multilingual mobile app combining visual financial tools, translated video content, and interactive budgeting features to help workers manage income, avoid fraud, and make better financial decisions. This review argues that accessible, technology-driven financial education represents the most scalable pathway to financial inclusion for low-income migrant workers in Qatar and the broader Gulf.

Keywords: Financial literacy, low-income migrant workers, Qatar, financial inclusion, mobile technology, visual accessibility

INTRODUCTION

Millions of people in Qatar and across the Middle East work low-income jobs, such as cleaning, construction, delivery, and security, often thousands of miles away from their families. These workers labor long hours in poor conditions, earning just enough to send remittances back home, and often live in harsh conditions while relying on cash and informal economies. Limited formal education and language barriers further restrict access to financial services (World Bank, 2018).

Furthermore, low-income migrant workers are financially excluded (World Bank, 2018). Many have no bank accounts, no means of budgeting, and no information to identify legitimate money-transfer services

(World Bank, 2018). These low-income migrant workers have low financial literacy, which leaves them vulnerable to scams and unlikely to build savings (World Bank, 2018). Financial exclusion of migrants is not unique to the Gulf: the Federal Deposit Insurance Corporation (FDIC) found that immigrants in the U.S. are significantly more likely to be unbanked than U.S.-born residents, often due to language barriers, low trust in banks, and reliance on informal financial services (Federal Deposit Insurance Corporation, 2020).

Without formal bank accounts, many low-income migrant workers cannot reliably track their income and expenditures. Many live paycheck-to-paycheck, with no emergency savings or retirement plans (Zhang et al., 2018). Living this close to the margin leaves workers exposed to scams, especially during wire transfers. Those who do not understand transfer fees, or who deal with fraudulent agents and other Internet traps, can lose thousands of dollars through illegitimate channels (OECD, 2023).

Currently, the most scalable solutions to such problems come through technology like M-Pesa in Kenya, myZoi in the UAE, and Pyypl in the Gulf. Yet even these lack visual, mobile-friendly, low-digitization translations of educational content. M-Pesa, for example, processes transactions equivalent to 59% of Kenya's GDP, and MIT research links it to lifting an estimated 250,000 Kenyans out of poverty (Forbes, 2024; Capmad, 2023). Still, many apps are too text-heavy or not well optimized for Android processors (Pyypl, 2023; World Bank, 2022a).

Despite their vulnerability, low-income migrant workers remain underserved in both academic research and financial interventions (World Bank, 2018). Most financial literacy research focuses on consumers in developed economies or treats remittances as a macroeconomic flow rather than a household problem. Few studies ask how financial tools perform for low-literacy, multilingual workers in the Gulf. The population is excluded from the formal banking system and, at the same time, from most of the research on expanding access to it. This paper is motivated by that gap.

Unlike existing reviews of financial literacy interventions, this paper focuses specifically on the intersection of visual accessibility and technology-based education for low-income migrant workers in Qatar. This population is numerically dominant yet critically underserved in academic literature. While previous studies have examined mobile money platforms broadly, few have evaluated their usability limitations for low-literacy, multilingual users in the Gulf context. This review fills that gap by synthesizing existing evidence, identifying critical design failures in current platforms, and proposing a targeted intervention framework built around accessible visual tools.

This raises the central question of this paper: How can technology and education be utilized to improve financial literacy among low-income migrant workers in Qatar? This paper reviews and analyzes the causes and effects of financial exclusion, analyzes existing tools and case studies, shares insights from survey data, and proposes an app designed specifically for low-income migrant workers. This paper focuses on low-income migrant workers because 'migrant worker' is a broad term that includes highly paid expatriates who face few financial barriers; the financial exclusion issues documented here disproportionately affect those at the lower end of the income spectrum.

METHODS

This paper is a narrative literature review. Sources were gathered between August 2025 and June 2026. Google Scholar was used for academic and preprint literature, and general web searches for industry and news coverage. Institutional reports came directly from the publication pages of the World Bank, OECD, and FDIC. The reference lists of key studies pointed to further sources, and the platforms' own app store listings and corporate websites were reviewed directly. Searches were focused on financial literacy, scams and fraud, and data visualization. The review draws on four types of sources: institutional reports from the World Bank, OECD, and FDIC; peer-reviewed studies, including Seshan and Yang (2014), Chen et al. (2023), and Du et al. (2025); news coverage of the Gulf fintech sector; and documentation from the platforms themselves, such as app store listings and corporate websites.

The review centers on myZoi, M-Pesa, and Wise. These are the main mobile-money tools either operating in Qatar or held up as benchmarks for it, and each publishes enough platform-level information to allow comparison. The paper examines low-income migrant workers rather than migrant workers generally because financial exclusion falls hardest on those at the bottom of the income spectrum; higher-paid expatriates face few of the barriers documented here.

Where academic literature does not exist for details such as download figures, fee structures, and interface design, industry sources were used instead, because platform-level data of this kind is published nowhere else. These sources were treated as evidence of platform characteristics only, not of causal effects on financial outcomes.

BACKGROUND AND CONTEXT

In Qatar and throughout the Gulf, low-income migrant workers face long-standing financial difficulties linked to systemic vulnerabilities, low financial literacy, and exclusion from the official banking system (World Bank, 2018). Language barriers, a lack of formal education, cash-based habits, and a lack of confidence in institutional or digital tools are among the interrelated causes of these difficulties (World Bank, 2018). Research consistently confirms that these problems are systemic and structural rather than merely logistical (Ali, 2025).

Problem Statement

Low-income migrant workers in Qatar and the Gulf face systemic barriers to financial literacy and inclusion, resulting in vulnerability to scams and economic insecurity.

In the Gulf area, many blue-collar workers enter with little to no experience with formal financial institutions. They frequently get meager pay, much of which is transferred home to help support their families overseas. But even those earnings might fall short of their long-term goals if they lack basic financial literacy, such as understanding how to save, budget, avoid scams, or use safe digital tools. Low-income individuals with minimal financial literacy are significantly more vulnerable to fraud, debt cycles, and dependence on unofficial financial arrangements that offer little security. However, this financial vulnerability is not only a personal danger; it also undermines the broader financial stability and overall economic resilience of migrant communities (Ali, 2025).

Similar patterns of financial exclusion are observed in other regions, such as Sub-Saharan Africa, where mobile account access is also uneven (Figure 1). We see that from 2014 to 2022, in Sub-Saharan Africa, less than half of the population had any type of banking account (financial institution or mobile money account). This pattern is relevant to Qatar, where migrants similarly lack access to formal banking infrastructure. Unlike Kenya, where mobile money has driven rapid inclusion, Qatar's migrant workforce has not benefited from an equivalent mobile-first system, reinforcing the need for targeted fintech solutions. Additionally, while South Africa had the highest percentage of adults with accounts, almost none were mobile money accounts. South Africa's low mobile money adoption despite high account ownership suggests that access alone does not guarantee financial inclusion; usability and trust matter equally. These consequences-financial fraud, debt cycles, and lost remittances-are explored in the following sections.

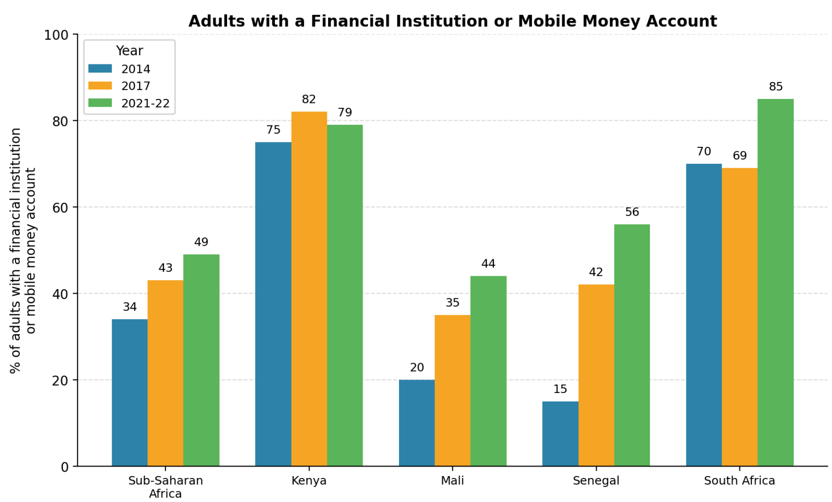


Figure 1: Adults with a financial institution or mobile money account in Sub-Saharan Africa (World Bank, 2021).

Accordingly, because of the substantial remittances they send home, overseas Filipino workers, or OFWs, are celebrated as contemporary heroes. Unfortunately, dishonest people or organizations that want to take advantage of their hard-earned money also frequently target them. Unauthorized lending activities or fraudulent loan solicitations are among the most common types of exploitation. Before the alleged loan is granted, these fraudsters usually demand upfront payments or "processing fees," but the borrower never gets anything in return or is hit with further unforeseen fees (Respicio, 2023).

The OECD (2020) found that individuals with limited financial knowledge tend to make poor financial decisions, including taking on costly mortgages, engaging in high-cost borrowing, and failing to build precautionary savings or plan for retirement, all of which compound financial insecurity (OECD, 2020).

Filipino low-income migrant workers represent a significant portion of Qatar's labor force. As a matter of fact, in 2010, about one out of every 20 Filipinos was a migrant living abroad. 2.2 million Filipinos aged 15 and older worked overseas between April and September of 2012, with slightly more than half of them being men (52%). Of these workers, 12% were professionals and a third were unskilled. During this time, Saudi Arabia, the United Arab Emirates, Singapore, and Qatar were the main recipients. Over the course of six months, these low-income migrant workers sent 165.6 billion pesos back home, mostly through banks (71%). The Philippines is making a lot of effort to encourage the flow of remittances and mobilize the proceeds to finance productive endeavors since it understands how important they are to the economy (OECD, 2015).

This paper addresses the need for existing tech-based solutions to enhance financial literacy and protect low-income migrant workers. By analyzing published surveys and platforms like myZoi, it seeks to identify effective tools to bridge literacy gaps and reduce scam risks. In a nation of only 3 million, the estimated 2 million low-income migrant workers in Qatar account for approximately 95% of the labor force, an extraordinarily high number (Boundless, 2022). The goal is to empower migrants with the knowledge and tools to navigate financial systems securely, fostering economic resilience and inclusion. Notably, in 2010, immigrants comprised 87% of Qatar's population, while only 1% of Qatari citizens lived abroad, and this proportion has continued to grow in subsequent years (Al-Khouri, 2011; OECD, 2015).

Migrant Work and Financial Exclusion

Millions of low-wage workers in the Middle East, including those in the construction, domestic, delivery, and security industries, labor far from home and usually send the majority of their earnings home to their families. One could contend that these workers are frequently financially invisible despite the significant contributions they make to local economies. The majority are unbanked due to a lack of documentation, mistrust, or language barriers, and they have no formal banking experience. For example, many rely on informal agents or cash methods to send money, which leads to loss of control over their finances, exposure to scams, and absence of retirement planning (World Bank, 2022b).

Similar financial exclusion patterns are not limited to the Gulf; comparable trends emerge across different regions. For instance, the FDIC (2021) reports that language barriers, mistrust of formal institutions, and dependence on informal networks are the main causes of immigrants' excessive lack of banking in the US (Federal Deposit Insurance Corporation, 2021). Immigrants were nearly twice as likely as native-born households to be unbanked (13.1% vs. 6.9%) (Federal Deposit Insurance Corporation, 2015). In the Gulf, the situation is amplified, with Qatar relying heavily on low-income migrant workers, who make up almost all its labor force (Human Rights Watch, 2020).

The Costs of Financial Illiteracy

Mismanagement of income is often the result of people's lack of understanding of how money works. Employees might not comprehend budgeting concepts, savings strategies, or remittance fees. They become victims of scams that involve "zero-fee" remittances or dishonest agents who take money without providing services.

In regions like Sub-Saharan Africa and the Philippines, low-income migrant workers also face such vulnerabilities. For example, OFWs are hailed for their remittances but often get tricked or scammed. These schemes are not unique to any one region. Upfront fees for fake loans and drip pricing in remittance transfers appear across migrant corridors worldwide (RocketRemit, 2024). The Philippines is a useful example here: OFW remittance volumes make the losses visible, and many of the same corridors that carry Filipino workers abroad also supply Qatar's labor force.

Prevalence of Financial Scams

According to data from GlobalData's 2023 Financial Services Consumer Survey, people who send money overseas to friends or relatives are nearly four times as likely to have experienced financial fraud as people who haven't sent money. In the worst scenario, 29% of German citizens, for example, who have moved money overseas have been victims of financial fraud in the last three years, compared to just 8% of those who have never sent money to another person (Electronic Payments International, 2023).

According to the same report, expatriates who live abroad and may not know the local language are more likely to be the ones sending remittances. Scammers can exploit them more easily as a result. Additionally, they lack knowledge of the financial system, which makes it more difficult for them to recognize possible scams when they occur (Electronic Payments International, 2023).

Understanding these costs is essential, as they are typically associated with loading funds through credit cards, bank transfers, debit cards, and other payment methods. This practice, known as drip pricing, means the advertised cost never reflects what migrants actually pay.

For example, one RocketRemit transaction advertised as 'zero fee' still charged a small fee at settlement, illustrating how advertised costs can differ from what senders actually pay (RocketRemit, 2024).

In fact, as shown in Figure 2, almost $12 billion in just one year is lost in hidden fees related to remittances.

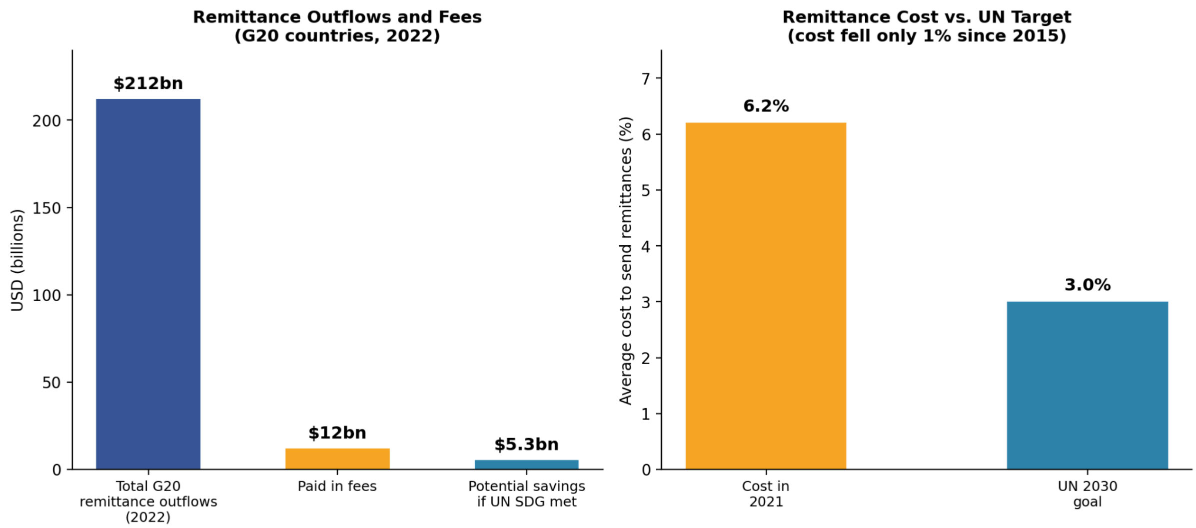


Figure 2: Remittance outflows, fees, and cost trends for G20 countries in 2022. Of $212 billion in total outflows, $12 billion was paid in fees; $5.3 billion could have been saved had the UN Sustainable Development Goal been met. The average cost to send remittances fell from 6.2% in 2021 to just 1% below its 2015 level, still well above the UN's 3% 2030 target. Data from Wise (2022).

Some remittance businesses' alluring "zero fee" advertising might be especially deceptive. These ads entice consumers with the promise of free transactions, but when you move on to the latter stages of money transfer, you may discover unforeseen costs. These could take the shape of unstated processing fees or markups on exchange rates (RocketRemit, 2024).

Insights from Surveys and Workshops

Published research continues to highlight the issue. For example, multiple surveys have confirmed the financial struggles of low-income migrant workers in Qatar. A 2014 study by Seshan and Yang found that a single financial literacy seminar improved migrant savings by 72.9% and increased remittance amounts by 11.5% (Seshan & Yang, 2014). Similarly, a Visa survey in Qatar found that 91% of residents were vulnerable to scams, with 79% likely to respond to messages from scammers (Visa Middle East, 2023).

Furthermore, a study from China revealed that stress, online activity, and lack of protective habits increased exposure to financial scams among low-income migrant workers (Chen et al., 2023). Clearly, the research suggests a need for more tailored financial education programs for migrant populations.

Existing Solutions and Their Gaps

Several fintech platforms offer promising features for improving financial access among low-income migrant workers:

- **myZoi:** Launched in the United Arab Emirates and Qatar, myZoi offers low-cost remittances and wallets linked to salaries. Its interface is still primarily text-based, and downloads are still restricted to about 10,000.
- **M-Pesa:** Kenya's dominant mobile money platform, with roughly 10 million downloads. Scalable concepts are provided by its features, such as Fuliza (microloans without credit checks).
- **Wise:** Although it is not completely localized, Wise provides transparent remittances with actual FX rates and no hidden costs.
- **WhatsApp Education:** WhatsApp Education is used in Brazil and the Philippines to provide multimedia advice on how to avoid scams. This concept works well in low-data settings, such as work camps.

Despite this progress, many platforms still fall short in terms of visual engagement, simplicity, and language accessibility. The reach of many apps among migrant populations is limited because they are not made with illiterate or multilingual users in mind.

A Gap in Visual Learning Tools

Current platforms rarely use infographics, interactive visuals, or translated videos to make financial concepts easier. While the evidence base remains limited, a systematic review of 37 studies suggests that visual tools may improve comprehension and retention of financial information, particularly among low-literate users (Du et al., 2025). Further empirical work is needed to confirm these findings in the specific context of migrant labor populations in the Gulf.

To close this gap, this paper introduces a multilingual mobile app, currently under development, that will combine budgeting calculators, scam education, translated videos, and other visual aids. The aim is to provide simple, accessible, and trustworthy financial education to low-income migrant workers who have long been left out of the financial system.

The following sections examine existing research, survey findings, and scalable recommendations, with particular attention to the context of Qatar, where the majority of workers depend on mobile technology.

ADVANCES

Recent developments in financial education, technology, and mobile platforms offer promising solutions to address the systemic exclusion faced by low-income migrant workers in Qatar and the wider Gulf. This section highlights key advancements drawn from case studies, existing tools, and proposed innovations that aim to bridge literacy gaps and promote financial inclusion.

Case Study: myZoi, Wise, and Regional Innovation

The myZoi platform, launched in the UAE and Qatar, has introduced digital wallets linked to salaries and low-fee remittance options. Despite limited adoption (~10,000 downloads), it serves as an important step toward accessible fintech for migrants. The platform's multilingual features are a start, though its heavy reliance on text still limits usability for low-literacy users (myZoi, 2023). Its $14 million funding round in 2023 reflects growing investor interest in worker-centered financial tools (myZoi, 2023).

Wise is another global platform operating in Qatar. According to Wise, the business charges a remittance cost of 0.59 percent, has no hidden fees, and uses a mid-market foreign currency (FX) rate for client transactions. This significantly helps low-income migrant workers send money back home much more cheaply (Tribune, 2025).

Qatar's innovation is also making things easier and more effective. The company can conduct e-KYC (Electronic Know Your Customer), since "Qatar's e-KYC Regulation allows for the electronic submission and verification of documents using secure technologies" (KVChub, 2023).

According to the QFC research, Doha is establishing an Open Banking ecosystem that aims to optimize the financial services environment by facilitating safe data exchange as well as payment integration between banks, fintech firms, and outside suppliers. These actions are consistent with Qatar's larger pledges to increase digital banking, scale financial innovation, and support long-term economic development (The Paypers, 2023).

Global Inspiration: M-Pesa and Scalable Features

M-Pesa's success in Kenya provides a replicable model for financial inclusion (Capmad, 2023). Since its launch in 2007, the platform has grown to handle roughly 20 billion transactions in 2023 alone (Forbes, 2024).

M-Pesa has done wonders for financial inclusion in Kenya, as illustrated in Figure 3.

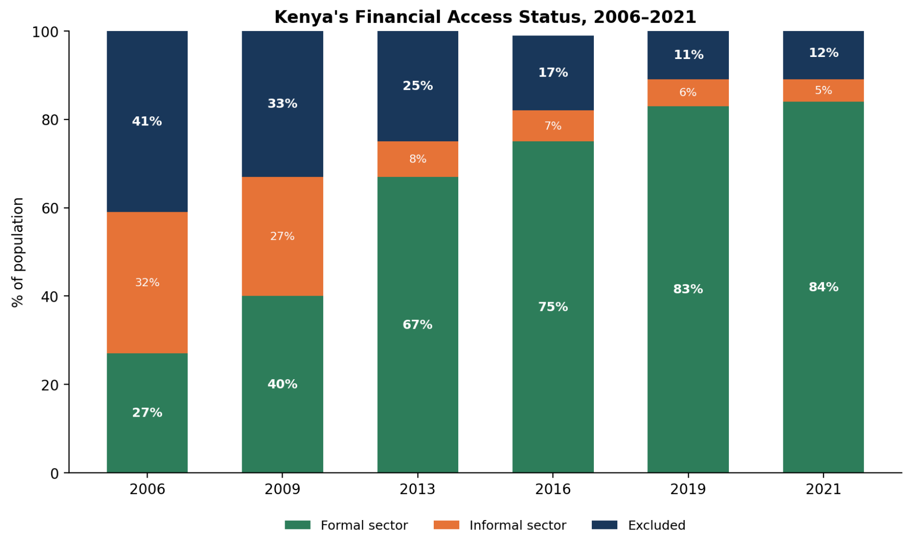


Figure 3: Kenya's financial access status from 2006 to 2021, showing formal sector inclusion rising from 27% to 84% as M-Pesa expanded mobile money adoption and reduced financial exclusion. Data from Capmad (2023).

The app myZoi can also learn from M-Pesa's more unconventional practices. To explain, Fuliza, an overdraft service that was launched in 2019, is one of M-Pesa's more recent achievements. Now, Fuliza processes billions of transactions per year. Since complicated credit checks are not necessary, this is easier than a loan. Customers can instantly draw from pre-approved limits that M-Pesa offers. M-Pesa is very adept at developing such novel yet useful concepts. Additionally, it collaborates closely with several regulatory agencies in the nations in which it conducts business. Early sharing of their thoughts aids in resolving any worries that unusual concepts inherently raise (Forbes, 2024).

Features like Fuliza (microloan services without credit checks) demonstrate how mobile money can serve both as a payment platform and a safety net. M-Pesa's integration with AI-powered support tools and regulatory partnerships shows how local adaptation and innovation can coexist.

The contrast between myZoi and M-Pesa is instructive. Despite operating in similar Gulf and African migrant labor markets, myZoi has achieved only 10,000 downloads compared to M-Pesa's 10 million. This gap reflects not a difference in the problem being solved, but in design philosophy. M-Pesa succeeded by building trust through regulatory partnerships, simplifying interfaces for low-literacy users, and embedding itself in existing community networks. myZoi has not yet replicated these conditions in Qatar's migrant labor ecosystem, suggesting that technology alone is insufficient without deliberate attention to usability, trust, and community integration.

Table 1 compares the interface and accessibility features of the two platforms. The differences help explain why adoption diverged so sharply.

Table 1: Interface and accessibility comparison of myZoi and M-Pesa (Apple App Store, 2025; myZoi, 2025; Safaricom, 2023).

Feature	myZoi	M-Pesa (Kenya)
Interface languages	English, Arabic (Apple App Store, 2025); literacy content in more languages (myZoi, 2025)	English, Swahili (Safaricom, n.d.)
Works on feature phones	No (smartphone app only)	Yes (USSD; Safaricom, 2020)
Onboarding	Employer invitation, in-app setup (myZoi, 2025)	SIM registration at agent kiosk
Approx. downloads	~10,000 (myZoi, 2023)	~10M (Safaricom, 2023)

The Rapid Rise of AI

AI-powered tools are emerging. The financial services sector is undergoing a change thanks to artificial intelligence (AI), especially in the areas of investment advising and personal finance. Robo-advisors, or AI-driven financial consulting services, are revolutionizing how people plan for their financial future, handle their money, and choose investments. These digital platforms use big data analytics, machine learning, and sophisticated algorithms to provide a variety of customers with individualized financial advice and portfolio management services.

Research also shows that AI is enhancing financial literacy by making financial management more accessible through personalized and interactive tools, with younger generations showing particularly increased engagement with personal finances (Nahidi, 2026).

The budgeting tool YNAB, which is also available in Qatar, reports strong user outcomes, as shown in Figure 4 (Time Out Doha, 2020):

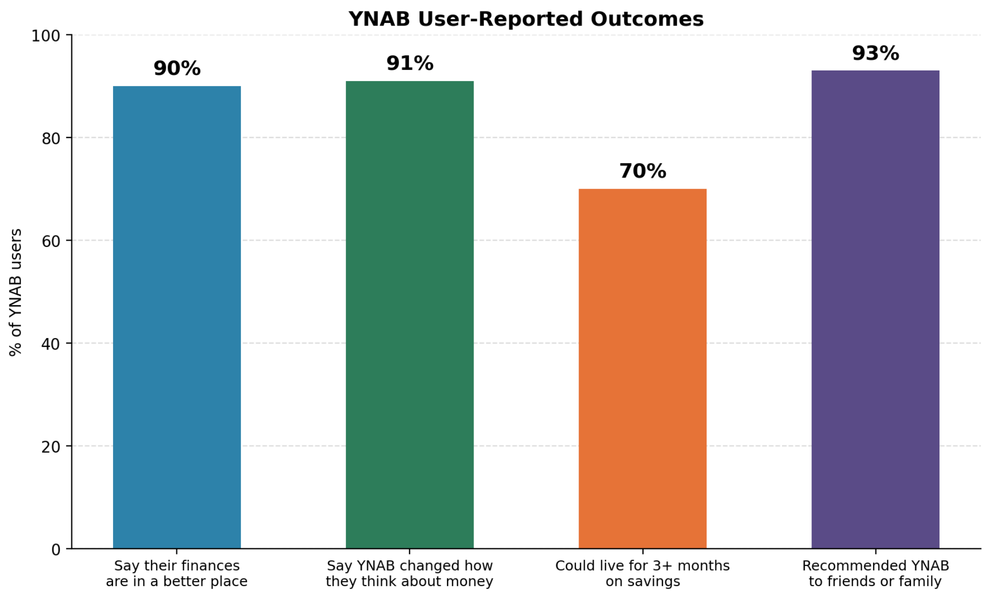


Figure 4: YNAB user-reported outcomes, showing that 90% of users improved their financial situation, 91% changed how they think about money, 70% built at least three months of savings, and 93% recommended the app to others. Data from YNAB (2023).

Other similar tools available for use in Qatar are Emma, Fudget, Wally, and Yolt (Time Out Doha, 2020).

Moreover, Heygen is pioneering AI-generated videos, which can be made in any language and thus prevent language barriers for low-income migrant workers, by developing AI videos focusing on financial literacy, investing, and budgeting education (Heygen, 2023).

AI chatbots such as ChatGPT, Gemini, and X's Grok have rapidly gained widespread adoption over the past several years. Notably, M-Pesa has deployed AI-powered chatbots to manage customer queries and improve support, enhancing response times and operational efficiency. M-Pesa has also introduced Auni, a business intelligence tool within M-Pesa that converts financial data into actionable insights, enabling business owners to better understand customer trends and revenue patterns (Google, 2022).

Therefore, the use of small language models (SLMs) is increasing across various domains, including financial literacy, and the authors of this study conclude that these SLMs show promise for low-stakes financial education, even though they are not yet entirely ready to provide complex or context-aware guidance (Kosireddy et al., 2024). According to the study's findings, certain SLMs are more suitable than others as prospective models for upcoming improvements and development to aid in the democratization of financial literacy LMs. To validate, a number of Apple's OpenELM models hold significant potential for further research on the democratization of financial literacy learning modules (Kosireddy et al., 2024).

AI tools are emerging as powerful assets in personal finance (Nahidi, 2026). Platforms like Heygen can generate multilingual video explainers, while budgeting apps like YNAB and Emma offer simple user interfaces that promote financial awareness. Qatar's e-KYC laws and the rise of Open Banking initiatives also support secure digital onboarding for migrant users (Qatar Financial Centre, 2024). These advances can be combined into a single tool that demystifies financial concepts without relying on technical jargon or literacy-heavy formats.

The convergence of AI translation, mobile-first design, and Open Banking infrastructure in Qatar creates a window that did not exist even five years ago. A single platform that combines multilingual video content, scam alerts, and a simple budgeting interface could realistically serve the majority of Qatar's 2 million low-income migrant workers at low cost, provided that usability and trust are prioritized from the start.

The Power of Surveys and Seminars

Evidence from past workshops, like the Seshan & Yang (2014) study in Qatar, shows that even short seminars can drastically improve migrant savings and remittance behaviors. Combining digital tools with face-to-face interventions remains a promising hybrid strategy. The proposed future survey, designed to gather data on migrant preferences and scam exposure, could further tailor interventions and validate tech-based approaches.

Understanding what migrants already know, and where their knowledge breaks down, is the foundation of any effective intervention. Surveys conducted across Qatar and other migrant-heavy regions consistently reveal that confidence does not equal competence: workers frequently overestimate their ability to identify scams while remaining highly vulnerable in practice. This gap between perceived and actual financial literacy is precisely what targeted education programs and digital tools must address.

Existing Surveys on Literacy and Scams:

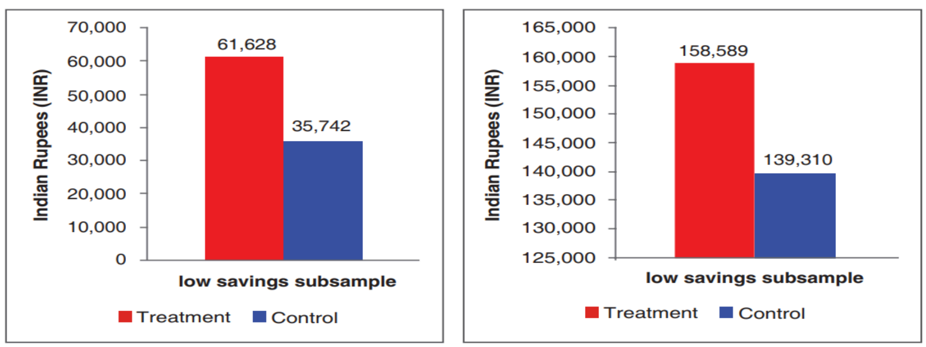
Published surveys provide critical insights into low-income migrant workers' financial challenges. Given that migrants constitute the majority of Qatar's population, the entire country faces a significant vulnerability to financial scams. A survey from Visa shows that 91% of Qatari consumers run the risk of falling for scammers. Despite 69% of respondents claiming to be scam-savvy, "costly confidence" showed that 90% of them are prone to overlooking simple fraud warning indicators. Also, 79% of people are inclined to reply to an encouraging message from scammers, while 55% are worried that friends or relatives would fall for a hoax. In response to this, the Stay Secure awareness platform was launched by Visa and the Central Bank of Qatar to give customers the information and abilities they need to identify and stop fraud (Visa Middle East, 2023).

A study using a sample of Indian households with spouses employed in Qatar investigated asymmetric knowledge of migrant wages and its effects on remittance behavior. The findings were that underreporting is more common in households with higher-earning migrants, and wives generally underreport their husbands' income. There is a substantial correlation between the variance in remittances and the disparity in earnings reports: lower remittances are linked to spouses' underreporting (Seshan & Yang, 2014).

A 2014 study by Seshan and Yang evaluated a financial literacy workshop for Indian migrants in Qatar, surveying 200 couples (workers in Doha and their wives in India). Seshan & Yang (2014) found that Indian low-income migrant workers in Qatar who participated in a financial literacy workshop had savings that were 72.9% higher (INR 61,358) than those in the control group (INR 35,742), and they also sent 11.5% more in annual remittances to their spouses (Seshan & Yang, 2014).

These differences in savings and remittance behavior between the treatment and control groups are illustrated in Figure 5.

Savings **Remittances**



Note: The treatment group had 134 couples while 66 couples were assigned to the control group.

Figure 5: This shows the impact of workshop treatment on migrants' savings and remittances (Seshan & Yang, 2014).

Beyond savings and remittances, the workshop also shifted how couples coordinate financial decisions across borders. As shown in Figure 6, treatment group migrants were significantly more likely to discuss financial goals with their families and to report joint decision-making over remittances, with spousal coordination rising from 27% to 40%. This finding suggests that financial literacy interventions do not simply change individual behavior but strengthen household financial governance more broadly.

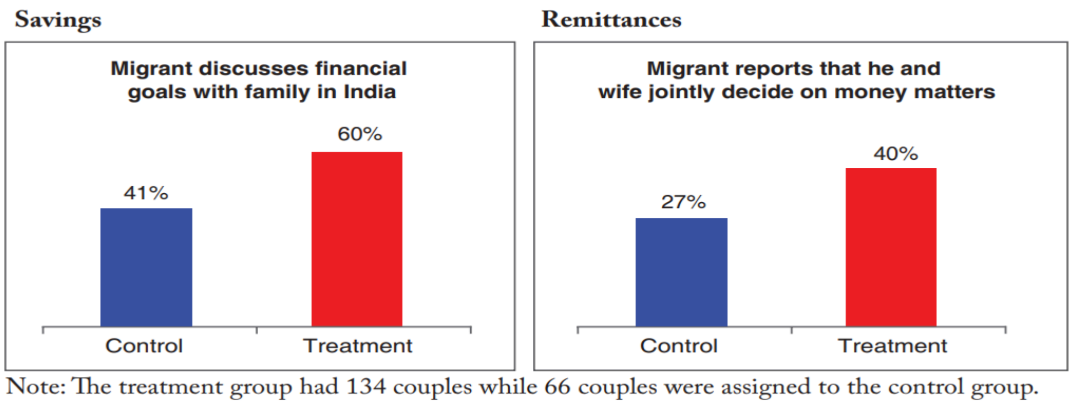


Figure 6: This shows the impact of workshop treatment on joint decision-making (Seshan & Yang, 2014).

Another survey from China, for instance, surveyed 543 low-income migrant workers, and the results showed that dangerous online buying, risky online leisure activities, privacy disclosure, and a lack of preventive measures were all significantly predicted by migration stress. It was also discovered that low-income migrant workers were more likely to be exposed to scam material and become victims if they failed to adopt protective behaviors and instead engaged in risky online activity such as unsafe online leisure activities, online lending, and privacy disclosure. This underscores the importance of embedding scam-prevention education directly into any technology-based intervention targeting migrant populations (Chen et al., 2023).

OUTLOOK

Recommendations for Scaling

To make the most impact, these platforms should focus on four key improvements:

- **AI Translations**: Add support for more languages and include instant translation tools. This would help migrants understand content without needing to be fluent in English or Arabic.
- **Simplified Interfaces**: Replace long text with voice guides, images, or short explainer videos. Research from the OECD suggests that visual tools like infographics or interactive dashboards make financial information easier to understand, especially for people with limited education (OECD, 2023).
- **Build Trust and Awareness:** To promote the platform, collaborate with NGOs and employers. If a tool is provided by someone they already trust, employees are more likely to use it. An excellent example is Visa's Stay Secure initiative with the Central Bank of Qatar. Through scam warnings and mobile alerts, it informed users (Visa Middle East, 2023). From a policy perspective, such partnerships also help align private-sector tools with national consumer protection goals.

- **Leverage Institutional Support:** By pre-installing the platform on phones or conducting onboarding sessions during workshops, employers and banks in Qatar can assist in its launch. This ensures it reaches people who might otherwise miss it. However, care must be taken to ensure participation remains voluntary and does not raise concerns about surveillance or misuse of personal financial data.

Proposed Outcome

The final result should be a multilingual app designed for low-income migrant workers. It would:

a) Offer financial literacy lessons on remittance fees, budgeting, and savings
b) Warn users about scams and fake "zero fee" services
c) Use visuals, voice, and simple design for low-literacy users
d) Encourage smarter financial decisions and reduce risk

Ethically, the platform should prioritize data privacy, transparency, and informed consent, particularly given that this population is financially vulnerable. Clear data-use policies and compliance with local regulations would be essential to maintaining trust.

Impact Potential

A solution like this could improve the lives of millions of low-income migrant workers in Qatar. Studies show that financial education makes a real difference. In a seminar held in Doha, workers who received training saved 72.9 percent more than those who did not. They also sent 11.5 percent more in remittances to their families (Seshan & Yang, 2014).

Even small changes could save billions. A Rocket Remit report shows that misleading "zero fee" transfers often include hidden costs, which can stack up across thousands of users (RocketRemit, 2024). Wise's annual report also shows that of the $212 billion sent by migrants from G20 countries, $12 billion is lost in fees that could have been avoided (Wise, 2022).

In short, scaling a clear, simple, and multilingual platform can reduce scam losses, improve savings, and bring remittance costs closer to the United Nations target of 3 percent. At the same time, future developments must balance technological innovation with regulatory oversight to ensure these tools remain inclusive, ethical, and effective in the long term.

CONCLUSION

This paper has explored the critical intersection of financial literacy, technology, and economic empowerment for low-income migrant workers in Qatar and the Gulf, addressing the systemic barriers of low financial literacy, scam vulnerabilities, and limited access to financial services. The analysis reveals that factors such as inadequate formal education, language barriers, and cash-based habits significantly contribute to financial exclusion. At the same time, the prevalence of scams, particularly in remittances, exacerbates economic insecurity. Existing surveys, including the World Bank's Global Findex and studies like Seshan & Yang (2014), underscore the transformative potential of targeted financial education and the persistent knowledge gaps among migrants. Tech-driven platforms like myZoi, M-Pesa, and Wise demonstrate promising solutions by leveraging mobile technology, AI-powered tools, and accessible interfaces to deliver financial services and education. However, this study is limited by its reliance on secondary data and platform analyses, which may not fully capture the diverse experiences of low-income migrant workers across different income levels, sectors, and nationalities.

The findings highlight the need for scalable interventions that integrate AI translations, simplified user interfaces, and strategic partnerships with employers and NGOs to build trust and adoption. By scaling these solutions, Qatar could empower its 2 million low-income migrant workers, many of whom are among the most financially vulnerable populations in the region, with the tools to navigate financial systems securely, reduce remittance costs to the UN's 3% target, and decrease scam losses. Broader adoption across the Gulf could stabilize remittance flows for 31 million migrants, fostering economic resilience in their home countries, such as India and the Philippines. Beyond policy implications, these findings can be directly applied to the design of multilingual financial literacy platforms, employer-led financial education programs, and NGO-supported outreach initiatives. Ultimately, combining technology with targeted financial education and face-to-face seminars offers a pathway to equitable economic opportunities, enhancing low-income migrant workers' financial security and contributing to Qatar's economic growth. Future research could build on this work by incorporating primary survey data, pilot interventions, and longitudinal studies to better assess long-term behavioral change and platform effectiveness within this low-income, high-risk community.

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