

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

Yusuf Wali

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.

Access is not inclusion.

Introduction

- Qatar has about 2 million low-income migrant workers, close to 95% of its labor force [1].
- Many have no bank account and cannot tell a legitimate money-transfer service from a fake one [2].
- Low financial literacy and language barriers leave them vulnerable to scams and unlikely to build savings [2].
- Few studies ask how financial apps work for low-literacy, multilingual workers in the Gulf.
- Research question: How can technology and education improve financial literacy among low-income migrant workers in Qatar?

Methods

- Study type: narrative literature review, a structured summary of existing research.
- Search: Google Scholar plus World Bank, OECD and FDIC report pages, August 2025 to June 2026.
- Four source types: institutional reports, peer-reviewed studies, Gulf fintech news, and platform documents such as app store listings.
- Platforms compared: myZoi, M-Pesa and Wise, because each publishes enough data to compare.
- Industry sources describe the platforms only. They are not used as proof of impact.



Link to Paper

Results

- The need is large: 91% of Qatar residents are vulnerable to scams [3].
- Of \$212 billion sent home from G20 countries in 2022, \$12 billion went to fees [4].
- Education works: one workshop in Doha raised workers' savings by 72.9% and money sent home by 11.5% [5].
- Current apps miss these workers: myZoi has about 10,000 downloads, M-Pesa about 10 million [6][7].
- Three gaps: visual accessibility, multilingual design, scam education.
- A review of 37 studies suggests visual tools may improve understanding for low-literacy users [8].

Table 1. Why adoption differs [9]

	myZoi <i>Qatar and UAE</i>	M-Pesa <i>Kenya</i>
Languages	English, Arabic	English, Swahili
Works on basic phones	No	Yes
Sign-up	Employer invitation	Local agent kiosk
Downloads	about 10,000	about 10 million

Figure 1. The cost of sending money home [4]

Average fee to send money abroad



\$12 billion

paid in fees on \$212 billion sent in 2022

\$5.3 billion

could have been saved at the UN target

G20 countries. Data from Wise (2022).

Discussion

- The problem is not missing technology. myZoi and M-Pesa serve similar workers, yet adoption differs 1,000 times over.
- M-Pesa grew by working on basic phones, signing people up through local agents, and building trust. myZoi is a smartphone app that relies on text.
- Access alone does not create inclusion. Usability and trust matter as much.
- Education changes behavior, so apps should teach, not only move money [5].
- Limitation: this review uses published data only, with no surveys or interviews of workers.

Conclusion

- Technology can improve financial literacy only when it is designed for the people using it.
- Recommendations: translate into more languages, replace long text with visuals, voice and video, partner with employers and NGOs to build trust, and keep participation voluntary.
- Proposed solution: one multilingual app with budgeting tools, scam alerts and short translated videos.
- Next step: survey workers in Qatar and pilot the app to test whether it changes behavior.

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