

$H_1$  is contacted to  
send money to region  $z$

Does  $H_1$  have partners in  $z$ ?

$|P_{1z}| > 0$

Contact one  
random partner

$P_{1z} = \emptyset$

Trust of  $H_1$ ?

$\tau_1 = 1$

Does  $H_1$  have  
social control?

$\kappa_1 = 1$

Contact one random  
hawaladar without  
bad reputation in  $z$

$\kappa_1 = 0$

Contact one  
random hawaladar  
in  $z$

$\tau_1 = 0$

Forgo business  
opportunity