

Assessment of Remittance Fee Pricing

George R. Kalan (Orion Ventures)
Dilek Aykut (The World Bank)

July 2005



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International Monetary Fund



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Blockchain Technology in Corporate Governance Kiran Sood, Rajesh Kumar Dhanaraj, Balamurugan Balusamy, Seifedine Kadry, 2022-10-13 **BLOCKCHAIN TECHNOLOGY IN CORPORATE GOVERNANCE** This book investigates the recent applications of blockchain technology in financial services energy sector and summarizes regulatory responses to set the scene for future work on corporate governance This edited book highlights the current governance framework for the blockchain and its development as a self governing framework It discusses blockchain technology s effectiveness in developing solutions for supply chains trade finance and banking Moreover it shows how banking and financial institutions are the major beneficiaries of this decentralized technology Furthermore the book outlines the link between company governance theories regulatory ethical and social controls and blockchain adoption It also investigates the recent applications of blockchain technology in financial services the health sector and the energy sector Audience The book is specially designed for researchers industrialists engineers graduate students and policymakers who aspire to learn discuss and carry out further research into the opportunities offered by blockchain and the possible ways of regulating it

Migration and Remittances in Latin America and the Caribbean Ms. Kimberly Beaton, Ms. Svetlana Cerovic, Misael Galdamez, Metodij Hadzi-Vaskov, Franz Loyola, Zsoka Koczan, Mr. Bogdan Lissovlik, Mr. Jan Kees Martijn, Ms. Yulia Ustyugova, Joyce Wong, 2017-06-30 Outward migration has been an important phenomenon for countries in Latin American and the Caribbean LAC particularly those in Central America and the Caribbean This paper examines recent trends in outward migration from and remittances to LAC as well as their costs and benefits For the home country the negative impact from emigration on labor resources and productivity seems to outweigh growth gains from remittances notably for the Caribbean However given emigration remittance flows play key financing and stabilizing roles in Central America and the Caribbean They facilitate private consumption smoothing support financial sector stability and fiscal revenues and help reduce poverty and inequality without strong evidence for harmful competitiveness effects through shifts in the real exchange rate

What Explains Remittance Fees? Panel Evidence Thorsten Beck, Mathilde Janfils, Kangni Kpodar, Mr. Kangni R Kpodar, 2022-04 This paper uses data across 365 corridors to document time and country variation in remittance fees and explore factors predicting variation in remittance fees We document a general reduction in such fees over the past decade although the goal of fees below 3 percent has not been met yet in many corridors We identify both cost and risk based constraints and market structure as barriers to lower remittance fees Higher transaction costs as result of a more rural population in the sending country and lower scale are associated with higher remittance fees However lower risks due to the stability of fixed exchange rates and Internet rather than cash payment are associated with lower remittance fees Finally remittance corridors dominated by banks and few players are characterized by higher fees

South Asian Migration Zaara Zain Hussain, Md Mizanur Rahman, 2015-09-04 International migration is a dynamic global phenomenon

that has been drawing increasing attention from both scholars and policymakers over the last few decades It is particularly relevant to South Asia since the region is a vast source of sojourner migrant labour as well as home to permanent immigrant and diaspora communities The chapters brought together in this volume provide insights into the study of international migration diaspora engagement and remittances in South Asia In particular they analyse the implications of this phenomenon in relation to development and shed light on migration and diaspora led development in two sections firstly Remittance Induced Development and secondly Diaspora Induced Development The geographic focus of the volume is the global South Asian emigrant population who live outside the region This volume demonstrates that international migration remittances and development offer an exciting field of academic study as well as a vibrant area of policy study Its multi disciplinary dimensions enlarge its scope and applicability across several domains As such this volume offers an important contribution to the growing field of international migration in both the academic and policy spheres

Central America International Monetary Fund,2006-05-09 Intraregional financial activity in Central America has grown substantially in the past decade contributing to efficiency and economic development At the same time the expansion of activities by regional conglomerates has increased the challenges to supervisory authorities of containing the risks of contagion Prepared as part of the Central America Financial Sector Regional Project by an IMF and World Bank staff team this book outlines trends in the region s financial sector integration supervisory responses development of the insurance sector payment and securities settlement arrangements and worker remittances It addresses the many common policy challenges facing Central American countries Costa Rica El Salvador Guatemala Honduras Nicaragua and Panama in financial sector reform The book offers key policy recommendations

Migrant Remittances in South Asia M. Rahman,T. Yong,A. Ullah,2014-11-25 This volume provides theoretical treatments of remittance on how its development potential is translated into reality The authors meticulously delve into diverse mechanisms through which migrant communities remit investigating how recipients engage in the development process in South Asia

Bitcoin United States. Congress. House. Committee on Small Business,2014

Bitcoin Jerry Brito,Andrea Castillo,2013-12-19 As the world s first decentralized digital currency Bitcoin has the potential to revolutionize online payments systems in a way that benefits consumers and businesses Instead of using an intermediary such as PayPal or submitting credit card information to a third party for verification both of which often include transaction fees and other restrictions Bitcoin allows individuals to pay each other directly for goods or services The characteristics that make Bitcoin so innovative have also made it a target for regulators who fear that the cryptocurrency will aid tax evasion money laundering and other crimes While it is true that it can be used for nefarious purposes the same can be said of cash But unlike cash Bitcoin transactions are recorded in an online ledger In this new primer published by the Mercatus Center at George Mason University Jerry Brito and Andrea Castillo describe how the digital currency works and address many of the common misconceptions about it They also analyze current laws and regulations that may already cover digital currencies

and warn against preemptively placing regulatory restrictions on Bitcoin that could stifle the new technology before it has a chance to evolve In addition they give several recommendations about how to treat Bitcoin going forward Here at the forefront of the debate Brito and Castillo both support innovation and provide much needed clarity for policymakers and law enforcement A Spanish edition of this book is also available from the Mercatus Center

Remittances and Financial Inclusion Vincent Guermond, 2023-10-11 This book comprehensively explores the messy and contested relationship between everyday practices of remittance sending and receiving processes of market making and operations of micro and global finance Remittances and Financial Inclusion critically investigates a global migration development agenda that aims to harness remittances for development by incorporating remittance flows and households into global financial circuits The book develops a multidisciplinary perspective and combines insights from economic development and financial geography as well as international political economy and economic anthropology It sets out a geographies of remittance marketisation approach to investigate the intricate and grounded ways in which remittance markets are constructed the extent to which remittance flows and households can be re configured and incorporated into global finance and why such processes are always fragile contested and in need of constant renegotiation Drawing on extensive fieldwork research the book provides an in depth critical interrogation of the policies and initiatives that underpin remittance marketisation in Senegal Ghana and beyond This volume will be especially useful to those researching and working in the areas of international development contemporary geographies of finance and market making and migration and remittances It should also prove of interest to policymakers practitioners and activists concerned with the relation between migration remittances and finance in the Global South

Migrants, Borders and Global Capitalism Hannah Cross, 2013-04-17 People from West Africa are risking their lives and surrendering their citizenship rights to enter exploitative labour markets in Europe This book offers an explanation for this phenomenon that is based on close analysis of the contradictory economic and political agendas that create and constrain labour migration It shows how global capitalism regulates different stages of the process within an interconnected system of economic dispossession the construction of an illegal status border control labour exploitation and processes of underdevelopment This is summarised as a regime of unfree labour mobility Combined with structural and historical approaches this book is based on ethnographic research It incorporates those who are left behind those who decide to stay migrants who fail and those who are on the move alongside clustered migrant communities in Senegal Mauritania and Spain The book s panoramic approach shows how West African step wise journeys to Europe by land and sea sees competing territorial and economic policies regulating an unstable and unpredictable trajectory creating illegal labour through dual logics of border security and selective labour mobility This book demonstrates that the diverse channels through which people migrate in the modern era are mediated by European states and labour markets which utilise border regimes to control labour and be globally competitive The themes and patterns that emerge in their context of inter generational change

present a challenge to the accepted wisdom about the individual and household dynamics of labour migration This book is of interest to students and scholars of migration transnationalism politics security development economics and sociology

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