

The U.S.-Guatemala Remittance Corridor

*Understanding Better the Drivers of Remittances
Intermediation*

*Helia Chirikbanchon
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THE WORLD BANK

The Us Guatemala Remittance Corridor World Bank Working Papers

**John Burdick, Philip Oxhorn, Kenneth M.
Roberts**

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US-Guatemala Remittance Corridor, 2006-01-01 This study gives an overview of the intermediation of worker remittance flows from the United States to Guatemala In contrast to other remittance corridors in the world most transfers in this corridor are channeled in the United States through the formal sector and distributed in Guatemala through the banking system However both senders and receivers have little access to financial products and services This study argues that in a country characterized by high income inequality and low and concentrated access to credit the large role played by domestic banks in distributing remittances seems promising in terms of creating a point of contact that could lead to cross sales of other financial services The report also argues that authorities have an important coordination and catalytic role to play for increased efficiency in remittance intermediation fostering competition and ultimately highlighting the potential for greater access The report concludes with specific avenues for further policy action in terms of transparency regulatory environment financial literacy and access risk

Handbook of Central American Governance Diego Sanchez-Ancochea, Salvador Martí i Puig, 2013-12-17 Central America constitutes a fascinating case study of the challenges opportunities and characteristics of the process of transformation in today's global economy Comprised of a politically diverse range of societies this region has long been of interest to students of economic development and political change The Handbook of Central American Governance aims to describe and explain the manifold processes that are taking place in Central America that are altering patterns of social political and economic governance with particular focus on the impact of globalization and democratization Containing sections on topics such as state and democracy key political and social actors inequality and social policy and international relations in addition to in depth studies on five key countries Costa Rica Nicaragua El Salvador Honduras and Guatemala this text is composed of contributions from some of the leading scholars in the field No other single volume studies the current characteristics of the region from a political economic and social perspective or reviews recent research in such detail As such this handbook is of value to academics students and researchers as well as to policy makers and those with an interest in governance and political processes

The Malaysia-Indonesia Remittance Corridor Raúl Hernández-Coss, World Bank, 2008 The Malaysia Indonesia Remittance Corridor finds that Indonesian migrants to Malaysia are showing an increasingly clear preference for informal transfer mechanisms compared to their counterparts in other countries A little less than half of all Indonesian migrants overseas thought to be around 2 million are working in Malaysia An increasing number of migrants are women and the corridor is also marked by a high number of undocumented migrants Only about 10 percent of the estimated flow of remittances into Indonesia from Malaysia is transferred through the formal system The extent of this preference for the informal sector is unique to this remittance corridor Indonesian migrants in other countries are using the formal sector far more than the migrants in Malaysia In addition Indonesian women and undocumented migrants in Malaysia especially find formal sector transfers either hard to access or inappropriate for their

needs This report gives an overview of the Malaysia Indonesia remittance corridor and suggests policy avenues for improving access to formal remittance transfer channels increasing the transparency of the flows and the cost structure and facilitating remittance transfers particularly for undocumented and female migrant workers **The UK-Nigeria Remittance Corridor**

Raúl Hernández-Coss,Chinyere Egwuagu Bun,2007 This publication sets out the findings of the first research work to focus on the remittance market in Nigeria It examines the formal and informal channels that UK residents of Nigerian origin use to transfer remittances home how the funds are distributed to their beneficiaries in Nigeria and the role of intermediaries who facilitate the transfers The report goes on to make conclusions and recommendations based on the lessons drawn from research on other corridors including the need for improved data collection activities **Africa's Third Liberation** Greg

Mills,2014-06-02 Africa has experienced two liberations the first from colonial and racist regimes and the second from the autocrats who often followed foreign rule African countries now have the potential to undertake a third liberation from political economies characterised by graft crony capitalism rents seeking elitism and social inequality This third liberation will open up the economic space in which business can compete a necessary condition for expanding employment During the 2000s the continent had its best growth decade on record since independence High commodity prices offer a launch pad for sustained growth and employment creation Now is the moment for African countries to act This book asks how Africa s political leaders and interest groups can promote economic growth in their countries Drawing on studies of countries outside Africa Jeffrey Herbst and Greg Mills identify the factors separating the performers from the laggards worldwide Aside from the need to create an enabling environment for business through good governance provision of infrastructure and improvements in education most critical is the need for a laser like development focus by governments In Africa s Third Liberation Jeffrey Herbst and Greg Mills show why a new African political debate is necessary to make progress in accelerating growth and creating jobs **The War Machine and Global Health** Merrill Singer,G. Derrick Hodge,2010 In

the contemporary world war rivals infectious disease as a global cause of morbidity and mortality Since the end of World War II there have been at least 160 wars around the world with as many as 25 million and probably many more people killed most of them civilians Directly or indirectly war touches the lives of most people on the planet often with lasting and costly impact Framed by the holistic and ethnographically grounded theoretical perspective of critical medical anthropology and more broadly by the political economy of health this book of essays by leading medical anthropologists and other health social scientists carefully examines the global effects of war the war industry and the international weapons trade on human health and well being Further this book goes beyond offering a lively and readable account of a pressing health concern by critically analyzing the political and economic forces driving the war machine to inflict ever increasing levels of social suffering and loss of life *El Norte Or Bust!* David Stoll,2013 Debt is the hidden engine driving undocumented migration to the United

States So argues David Stoll in this powerful chronicle of migrants moneylenders and swindlers in the Guatemalan highlands

one of the locales that collectively are sending millions of Latin Americans north in search of higher wages As an anthropologist Stoll has witnessed the Ixil Mayas of Nebaj grow in numbers run out of land and struggle to find employment Aid agencies have provided microcredits to turn the Nebajenses into entrepreneurs but credit alone cannot boost productivity in crowded mountain valleys which is why many recipients have invested the loans in smuggling themselves to the United States Back home their remittances have inflated the price of land so high that only migrants can afford to buy it Thus more Nebajenses have felt obliged to borrow the large sums needed to go north So many have done so that even before the Great Recession hit the U S in 2008 many were unable to find enough work to pay back their loans triggering a financial crash back home Now migrants and their families are losing the land and homes they have pledged as collateral Chain migration moneylending and large families Stoll proposes have turned into pyramid schemes in which the poor transfer risk and loss to their near and dear

Index to International Statistics ,2008 **The U.S.-Honduras Remittance Corridor** Isaku Endo,2010 Acting on Opportunity to Increase Financial Inclusion and Foster Development of a Transnational Economy describes the remittance regulatory and market environment financial inclusion strategies by financial institutions transnational economic activities and the impacts of remittances on the Honduran economy **Central Americans redefining the borders** José Luis Rocha,2008 **The U.S.-Mexico Remittance Corridor** Raúl Hernández-Coss,2005 The experience of Mexican nationals who send money home from the United States forms the basis for this study The authors identify three stages of the remittance process the First Mile when decisions are in the hands of the remittance sender the Intermediary Stage comprising systems that facilitate the cross border transfer of funds and the Last Mile where the funds reach the hands of the remittance recipient This analysis covering the last eight years may provide guidance for other remittance sending and receiving countries that seek to encourage formalization of the flow **The Stationery Office Agency Catalogue 2007** Stationery Office,2009-02 No public library discount on this title *IBSS: Sociology: 2007 Vol. 57* Compiled by the British Library of Political and Economic Science,2008-11-06 A classic of animation education since it first published in 1981 For more than 25 years copies of *Timing for Animation* have been sitting dog eared and spine split on desks and workstations around the world wherever animation is produced All you need to breathe life into your animation is at your fingertips All the vital techniques employed by animators worldwide are explained using dozens of clear illustrations and simple straightforward directions Learn how animations should be arranged in relation to each other how much space should be used and how long each drawing should be shown for maximum dramatic effect Fully revised and updated the second edition includes timing for digital production digital storyboarding in 2D digital storyboarding in 3D the use of After Effects and much much more *Timing* shows weight mood and power and can make or break an animation get it right the first time with these tried and tested techniques Get straight to the good stuff with simple no nonsense instruction on the key techniques like stretch and squash animated cycles overlapping and anticipation **Central America** Patricia DeCoster

Brenner, International Monetary Fund, 2006-05-09 This book was prepared as part of the Central America Financial Sector Regional Project FSRP The countries covered in the FSRP comprise the six Spanish speaking countries of Central America Costa Rica El Salvador Guatemala Honduras Nicaragua and Panama Although relatively small they are large as a group and confront many common policy challenges With about 40 million people Central America s population is as large as Spain s or Argentina s Besides geographic proximity and a common language the region shares a dependence on raw material exports close economic ties to the United States and vulnerabilities to natural disasters and terms of trade shocks Several of the countries have also suffered from long periods of civil strife which slowed economic growth generally and hampered the development of legal and judicial systems The chapters cover an overview of the principal issues and findings of the project background on financial development and soundness in the six countries trends in regional financial integration and supervisory responses development of the insurance sector development of payment and securities settlement arrangements and worker remittances *Guatemala, una economía al servicio del desarrollo humano?*, 2008 **Evaluación de los derechos humanos de la Mina Marlin de Goldcorp**, 2010 *Informe nacional de desarrollo humano*, 2007

Strategic Alliances to Scale Up Financial Services in Rural Areas Joselito S. Gallardo, Mike Goldberg, Bikki K. Randhawa, 2006 Business firms have employed strategic alliances with other firms to effectively manage costs overcome resource and technology constraints and enhance competitive position The principle and practice of strategic alliances can be applied as well for productive and beneficial institutional collaborations in rural financial markets to expand the array of financial products and to scale up access of rural households and micro businesses to financial services Strategic alliances comprise a new theme in rural finance The institutions in the study used strategic alliances to tap new capital resources manage transaction costs access banking technology and infrastructure and acquire new skills to provide an expanding array of financial services to wider markets The authors carefully examine the experiences of selected rural finance institutions and their strategic allies or development partners in Guatemala the Philippines Ghana and India to draw out the main findings and share the lessons that may be gainfully applied in other country settings **Hitos demográficos del siglo XXI.** Juan Gabino González Becerril, Universidad Autónoma del Estado de México. Centro de Investigación y Estudios Avanzados de la Población, Jaciel Montoya Arce, Adán Barreto Villanueva, 2014 *Beyond Neoliberalism in Latin America?* John Burdick, Philip Oxhorn, Kenneth M. Roberts, 2009 While the neoliberal model continues to dominate economic and political life in Latin America people throughout the region have begun to strategize about how to move beyond this model What are the alternatives they imagine Do these alternatives represent a genuine break Twelve cutting edge papers investigate how Latin Americans are struggling to articulate a future in which neoliberalism is reconfigured

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