International Remittances Agenda

- 1. Monitoring, analysis, projection
- -Size, corridors, channels
- Counter-cyclicality
- Effects on poverty, education, health, investment
- Policy (costs, competition, exchange controls)

3. Financial access

- Deposit and saving products
- -Loan products (mortgages,
- -consumer loans, microfinance)
- Credit history for MFI clients
- Insurance products

- 4. Capital market access
- Private banks and corporations (securitization)
- -Governments (diaspora bonds)
- -Sovereign credit rating

2. Retail payment systems

- Payment platforms/instruments
- Regulation (clearing, settlement, capital adequacy, exchange controls, disclosure, cross-border arbitration)
- -Anti-money laundering/Countering financing of terrorism

For explanation, see Dilip Ratha 2007, "Leveraging Remittances for Development"