



The Remittance Market in India (Directions in Development)

Gabi G. Afram

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Millions of migrants worldwide send billions of dollars in remittances each year to their families or communities of origin. In many developing countries, remittances are an important source of family and national income and also are the largest source of external financing. Remittances are better targeted at the needs of the poor than foreign aid or foreign direct investment (FDI) as recipients often depend on remittances to cover daily living expenses, to provide a cushion against emergencies, or to make small investments in business or education. Therefore, international remittance services should be safe, efficient, and reliable. This can be achieved by increasing competition in the remittance industry, providing broader access to payment system infrastructure, enhancing transparency, and ensuring a sound and predictable legal and regulatory framework. With an estimated US\$55 billion in remittance inflows in 2010, India is the world's foremost remittance destination. The size and potential impact of these inflows is large. Despite substantial progress over the past 15 years, the provision of accessible, efficient, and cost-effective remittance services in India could be improved. Remittances transfers often can be costly relative to the low incomes of remitters and the small amounts involved, especially in rural India, and are not accessible. Attempts to examine the remittance market in India have been limited. This policy note attempts to fill this gap by undertaking a broad, detailed investigation of the Indian remittance market and analyzing its characteristics based on the General Principles for International Remittance Services (GPs). It identifies some of the key actions and public policy measures for the improvement and future development of this market that would make it more contestable, transparent, accessible, and sound. Such actions and policy measures could assist financial institutions and policy makers in enhancing the safety and efficiency of, as well as lowering the costs of, remittance services in India.

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