

**REMITTANCE MARKETS IN AFRICA (DIRECTIONS IN
DEVELOPMENT)**

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The Remittance Market in India : Opportunities, Challenges, and Policy Options

Remittances sent by African migrants have become an important source of external finance for countries in the Sub-Saharan African region. In many African .

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This did not follow our hypothesis that remittances improved the availability of credit to the private sector. In developing countries, specifically in Africa, the cost of funding can be deemed as very high.

The measure level of current account openness Foreign Direct Investment FDI

The theory, which we allude to, posits that through the channelling of remittances via formal means, banks will be able to extend banking services or products and proceed further with other investment opportunities to recipients who may be unaccustomed with banking and create adequate financial intermediation. From a contrasting perspective, Calderon et al.

Countries in the Africa are mostly characterized by poor institutional quality. For the purposes of this research, countries that have their share of remittances to GDP to be equal to 1. The intuition of increased remittances via the formal sector by reducing transaction cost may be deemed an option to pursue.