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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.

This comprehensive guide is designed for anyone needing additional practice while trying to master all the GMAT question types. 501 GMAT Questions will help those hoping to gain admission to their ideal business school by walking them step-by-step through 501 questions with detailed set-up and answer explanations. Organized by question type, this book features extensive practice for the most-tested concepts on the Analytical Writing, Quantitative, and Verbal test sections.

The Latin America and Caribbean (LAC) region has the undesirable distinction of being the world's most violent region, with 24.7 homicides per 100,000 inhabitants. The magnitude of the problem is staggering and persistent. Of the top 50 most violent cities in the world, 42 are in LAC. In 2010 alone, 142,302 people in LAC fell victim to homicide, representing 390 homicides per day and 4.06 homicides every 15 minutes. Crime disproportionately affects young men aged 20 to 24, whose homicide rate of 92 per 100,000 nearly quadruples that of the region. The focus of Crime Prevention in Latin America and the Caribben is to identify policy interventions that, whether by design or indirect effect, have been shown to affect antisocial behavior early in life and patterns of criminal offending in youth and adults. Particular attention is devoted to recent studies that rigorously establish a causal link between the interventions in question and outcomes. This publication adopts a lifecycle perspective and argues that as individuals progress through different stages of the lifecycle, not only do different sets of risk factors arise and take more prominence, but their interactions and interdependencies shape human behavior. These interactions and the relative importance of different sets of risk factors identify relevant margins that can effectively be targeted by prevention policies, not only early in life, but throughout the lifecycle. Indeed prevention can never start too early, nor start too late, nor be too comprehensive.

As incredible as it may seem in this hyper-connected, technologically advanced era, half the planet ' s population exist as " Financial nomads " — those who nourish and shelter themselves without using traditional banking services. While the wealthy live at the top of a metaphorical pyramid, taking financial security and banking services for granted, there are billions of people who struggle at the pyramid ' s base in an exhausting state of financial exclusion and insecurity. Times are changing rapidly, but despite global uncertainty, technology has the capacity to reach and equip people in all walks of life. Advances in communications have reconfigured the ease with which we interact with our money — and these advances can provide innovative financial services to the unbanked and underserved around the world. Financial inclusion for all is indeed within our reach, and with this conviction, authors Karl Mehta and Carol Realini propose a vision for a better world and a blueprint to get there. www.carolrealini.com

Established in 1911, The Rotarian is the official magazine of Rotary International and is circulated worldwide. Each issue contains feature articles, columns, and departments about, or of interest to, Rotarians. Seventeen Nobel Prize winners and 19 Pulitzer Prize winners – from Mahatma Ghandi to Kurt Vonnegut Jr. – have written for the magazine.

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