

Moneygram Mobile Companion 140

Gloria Pilar Totoricaguena

Remittance Markets in Africa Sanket Mohapatra,Dilip Ratha,2011-01-01 Remittances sent by African migrants have become an important source of external finance for countries in the Sub-Saharan African region. In many African countries, these flows are larger than foreign direct investment and portfolio debt and equity flows. In some cases, they are similar in size to official aid from multilateral and bilateral donors. Remittance markets in Africa, however, remain less developed than other regions. The share of informal or unrecorded remittances is among the highest for Sub-Saharan African countries. Remittance costs tend to be significantly higher in Africa both for sending remittances from outside the region and for within-Africa (South-South) remittance corridors. At the same time, the remittance landscape in Africa is rapidly changing with the introduction of new remittance technologies, in particular mobile money transfers and branchless banking. This book presents findings of surveys of remittance service providers conducted in eight Sub-Saharan African countries and in three key destination countries. It looks at issues relating to costs, competition, innovation and regulation, and discusses policy options for leveraging remittances for development in Africa.

Mobile Phones: The New Talking Drums of Everyday Africa Mirjam de Bruijn,Francis B. Nyamnjoh,Inge Brinkman,2009 'We cannot imagine life now without a mobile phone' is a frequent comment when Africans are asked about mobile phones. They have become part and parcel of the communication landscape in many urban and rural areas of Africa and the growth of mobile telephony is amazing: from 1 in 50 people being users in 2000 to 1 in 3 in 2008. Such growth is impressive but it does not even begin to tell us about the many ways in which mobile phones are being appropriated by Africans and how they are transforming or are being transformed by society in Africa. This volume ventures into such appropriation and mutual shaping. Rich in theoretical innovation and empirical substantiation, it brings together reflections on developments around the mobile phone by scholars of six African countries (Burkina Faso, Cameroon, Ghana, Mali, Sudan and Tanzania) who explore the economic, social and cultural contexts in which the mobile phone is being adopted, adapted and harnessed by mobile Africa.

Global Economic Prospects 2006 , International migration, the movement of people across international boundaries to improve economic opportunity, has enormous implications for growth and welfare in both origin and destination countries. An important benefit to developing countries is the receipt of remittances or transfers from income earned by overseas emigrants. Official data show that

development countries' remittance receipts totaled 160 billion in 2004, more than twice the size of official aid. This year's edition of Global Economic Prospects focuses on remittances and migration. The bulk of the book covers remittances.

The Investment Checklist Michael Shearn, 2011-09-20 A practical guide to making more informed investment decisions Investors often buy or sell stocks too quickly. When you base your purchase decisions on isolated facts and don't take the time to thoroughly understand the businesses you are buying, stock-price swings and third-party opinion can lead to costly investment mistakes. Your decision making at this point becomes dangerous because it is dominated by emotions. The Investment Checklist has been designed to help you develop an in-depth research process, from generating and researching investment ideas to assessing the quality of a business and its management team. The purpose of The Investment Checklist is to help you implement a principled investing strategy through a series of checklists. In it, a thorough and comprehensive research process is made simpler through the use of straightforward checklists that will allow you to identify quality investment opportunities. Each chapter contains detailed demonstrations of how and where to find the information necessary to answer fundamental questions about investment opportunities. Real-world examples of how investment managers and CEOs apply these universal principles are also included and help bring the concepts to life. These checklists will help you consider a fuller range of possibilities in your investment strategy, enhance your ability to value your investments by giving you a holistic view of the business and each of its moving parts, identify the risks you are taking, and much more. Offers valuable insights into one of the most important aspects of successful investing, in-depth research Written in an accessible style that allows aspiring investors to easily understand and apply the concepts covered Discusses how to think through your investment decisions more carefully With The Investment Checklist, you'll quickly be able to ascertain how well you understand your investments by the questions you are able to answer, or not answer, without making the costly mistakes that usually hinder other investors.

International Marketing: Analysis And Strategy 3Rd Ed. Onkvisit, 2005

Comprehensive Grant Program United States. Department of Housing and Urban Development. Office of Public and Indian Housing, 1992

Pilgrim's Progress in Modern English John Bunyan, 2008-02 The allegory of Christian on the road to eternal life. Revised in modern English, this modern classic includes Bunyan's original Scripture references.

Financial Inclusion, Regulation, and Education Naoyuki Yoshino, Peter J. Morgan, 2017 Financial inclusion is receiving increasing attention as having the potential to contribute to economic and financial development while at the same time fostering more inclusive growth and greater income equality. Although substantial progress has been made, there is still much to achieve. East Asia, the Pacific, and South Asia combined account for 55% of the world's unbanked adults, mainly in India and the People's Republic of China. This book surveys the experience of a number of advanced and Asian emerging economies to assess factors affecting the ability of low-income households and small firms to access financial services, including financial literacy, financial education programs, and financial regulatory frameworks, as well as identify policies that can improve their financial access while maintaining financial stability. It aims to identify successful experiences and important lessons that can be adopted by other emerging economies. The studies cover the experiences of Germany, the United Kingdom, Bangladesh, India, Indonesia, the Philippines, Sri Lanka, and Thailand. The book adopts a practical and holistic approach to issues related to financial inclusion. For example, innovative methods of promoting financial access, such as mobile phone banking and microfinance, require corresponding innovations in regulatory frameworks, perimeters, and capacity. Moreover, programs in the areas of financial education and consumer protection are needed to enable households and firms to take full advantage of improvements in financial access.

Section 1557 of the Affordable Care Act American Dental Association, 2017-05-24 Section 1557 is the nondiscrimination provision of the Affordable Care Act (ACA). This brief guide explains Section 1557 in more detail and what your practice needs to do to meet the requirements of this federal law. Includes sample notices of nondiscrimination, as well as taglines translated for the top 15 languages by state.

Kingpin Kevin Poulsen, 2012-02-07 Former hacker Kevin Poulsen has, over the past decade, built a reputation as one of the top investigative reporters on the cybercrime beat. In *Kingpin*, he pours his unmatched access and expertise into book form for the first time, delivering a gripping cat-and-mouse narrative—and an unprecedented view into the twenty-first century's signature form of organized crime. The word spread through the hacking underground like some unstoppable new virus: Someone—some brilliant, audacious crook—had just staged a hostile takeover of an online criminal network that siphoned billions of dollars from the US economy. The FBI rushed to launch an ambitious undercover operation aimed at tracking down this new kingpin; other agencies around the world deployed dozens of moles and double agents. Together, the cybercops lured numerous unsuspecting hackers into their

clutches. . . . Yet at every turn, their main quarry displayed an uncanny ability to sniff out their snitches and see through their plots. The culprit they sought was the most unlikely of criminals: a brilliant programmer with a hippie ethic and a supervillain's double identity. As prominent "white-hat" hacker Max "Vision" Butler, he was a celebrity throughout the programming world, even serving as a consultant to the FBI. But as the black-hat "Iceman," he found in the world of data theft an irresistible opportunity to test his outsized abilities. He infiltrated thousands of computers around the country, sucking down millions of credit card numbers at will. He effortlessly hacked his fellow hackers, stealing their ill-gotten gains from under their noses. Together with a smooth-talking con artist, he ran a massive real-world crime ring. And for years, he did it all with seeming impunity, even as countless rivals ran afoul of police. Yet as he watched the fraudsters around him squabble, their ranks riddled with infiltrators, their methods inefficient, he began to see in their dysfunction the ultimate challenge: He would stage his coup and fix what was broken, run things as they should be run—even if it meant painting a bull's-eye on his forehead. Through the story of this criminal's remarkable rise, and of law enforcement's quest to track him down, Kingpin lays bare the workings of a silent crime wave still affecting millions of Americans. In these pages, we are ushered into vast online-fraud supermarkets stocked with credit card numbers, counterfeit checks, hacked bank accounts, dead drops, and fake passports. We learn the workings of the numerous hacks—browser exploits, phishing attacks, Trojan horses, and much more—these fraudsters use to ply their trade, and trace the complex routes by which they turn stolen data into millions of dollars. And thanks to Poulsen's remarkable access to both cops and criminals, we step inside the quiet, desperate arms race that law enforcement continues to fight with these scammers today. Ultimately, Kingpin is a journey into an underworld of startling scope and power, one in which ordinary American teenagers work hand in hand with murderous Russian mobsters and where a simple Wi-Fi connection can unleash a torrent of gold worth millions.

The Arab Spring Abroad Dana M. Moss, 2022-04-21 Moss presents a new theoretical framework for explaining when anti-authoritarian diaspora movements emerge and become transnational agents of change.

Strategic Latency Unleashed Zachary Davis, Frank Gac, Philip Reiner, Christopher Rager, Jennifer Snow, 2021-01-30 The world is being transformed physically and politically. Technology is the handmaiden of much of this change. But since the current sweep of global change is transforming the face of warfare, Special Operations Forces (SOF) must adapt to these circumstances. Fortunately, adaptation is in the SOF DNA. This book examines the changes affecting SOF and offers possible

solutions to the complexities that are challenging many long-held assumptions. The chapters explore what has changed, what stays the same, and what it all means for U.S. SOF. The authors are a mix of leading experts in technology, business, policy, intelligence, and geopolitics, partnered with experienced special operators who either cowrote the chapters or reviewed them to ensure accuracy and relevance for SOF. Our goal is to provide insights into the changes around us and generate ideas about how SOF can adapt and succeed in the emerging operational environment.

Dongri to Dubai - Six Decades of the Mumbai Mafia Hussain Zaidi, 2012-08-10 Dongri to Dubai is the first ever attempt to chronicle the history of the Mumbai mafia. It is the story of notorious gangsters like Haji Mastan, Karim Lala, Varadarajan Mudaliar, Chhota Rajan, Abu Salem, but above all, it is the story of a young man who went astray despite having a father in the police force. Dawood Ibrahim was initiated into crime as a pawn in the hands of the Mumbai police and went on to wipe out the competition and eventually became the Mumbai police's own nemesis. The narrative encompasses several milestones in the history of crime in India, from the rise of the Pathans, formation of the Dawood gang, the first ever supari, mafia's nefarious role in Bollywood, Dawood's move to Karachi, and Pakistan's subsequent alleged role in sheltering one of the most wanted persons in the world. This story is primarily about how a boy from Dongri became a don in Dubai, and captures his bravado, cunningness, focus, ambition, and lust for power in a gripping narrative. The meticulously researched book provides an in-depth and comprehensive account of the mafia's games of supremacy and internecine warfare.

Basque Diaspora Gloria Pilar Totoricaguena, 2005 An investigation into the specifics of Basque migrations, cultural representations, diasporic politics, and ethnonationalism, using theories from sociology, political science, history, and anthropology. Distributed for the Center for Basque Studies.

African Migration, Global Inequalities, and Human Rights William Minter, 2011 Migration from and within Africa, just like migration elsewhere in the world, often generates anti-immigrant sentiment and ignites heated public debate about the migration policies of the destination countries. These countries include South Africa as well as others outside the continent. The countries of origin are also keen to minimize losses through brain drain and to capture resources such as remittances. Increasingly, international organizations and human rights advocates have stressed the need to protect the interests of migrants themselves. However, while the UNDP's 2009 Human Development Report talks of win-win solutions, in practice it is the perceived interests of destination countries that enjoy the greatest attention, while the rights of migrants themselves are afforded the least. Yet migration is not

just an issue in itself: it also points to structural inequalities between countries and regions. Managing migration and protecting migrants is too limited an agenda. Activists and policymakers must also address these inequalities directly to ensure that people can pursue their fundamental human rights whether they move or stay. It is not enough to measure development only in terms of progress at the national level: development must also be measured in terms of reductions in the gross levels of inequality that now determine differential rights on the basis of accident of birth.

The Book of Payments Bernardo Batiz-Lazo, Leonidas Efthymiou, 2016-12-04 This book examines the nature of retail financial transaction infrastructures. Contributions assume a long-term outlook in their exploration of the key financial processes and systems that support a global transition to a cashless economy. The volume offers both modern and historic accounts that demonstrate the constantly changing role of payment instruments. It brings together different theoretical approaches to the study, re-examining and forecasting changes in retail payment systems. Chapters explore a global transition to a cashless society and contemplate future alternatives to cash, cheques and plastic, featuring the perspectives of academics from different disciplines in conversation and industry participants from six continents. Readers are invited to discover the innovation in payment systems and how it co-evolves with changes in society and organisations through personal, corporate and governmental processes.

A Political and Economic Dictionary of Africa David Seddon, 2013-04-15 This invaluable Dictionary provides an essential guide to the politics and economics of the African continent. Each individual entry provides clear and concise information, and entries are fully cross-referenced to enhance the book's usability. Organizations listed include contact details wherever possible. Key features * Provides authoritative up-to-date information on a region that is changing fast, and for which reliable data is often hard to locate * Each country's recent history and economy are described and analyzed in separate essays. Entries include: Apartheid, Central African Republic, Christianity, Colonialism, Development Aid, Genocide, Great Lakes, International Monetary Fund, Languages, Nelson Mandela, Mining, Tobacco, Uganda. Countries covered in this volume include: Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Democratic Republic of the Congo, Republic of the Congo, Côte d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Rwanda, São Tomé and Príncipe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, Spanish

North Africa (Ceuta and Melilla), Sudan, Swaziland, Tanzania, Togo, Tunisia, Uganda, Zambia and Zimbabwe.

Spatial Disparities and Development Policy Gudrun Kochendörfer-Lucius, Boris

Pleskovic, 2009-01-01 The Berlin Workshop Series 2009 presents selected papers from meetings held from September 30 - October 2, 2007, at the 10th Annual Forum co-hosted by InWEnt and the World Bank in preparation for the Bank's World Development Report. At the 2007 meetings, key researchers and policy makers from Europe, the United States, and developing countries met to identify and brainstorm on agriculture the development challenges and successes that are later examined in-depth in the World Development Report 2009. This volume presents papers from the Berlin Workshop sessions on issues relating to Understanding spatial trends: perspectives and models; new economic geography and the dynamics of technological change-implications for LDCs; perspectives: rural-urban transformation: leading, lagging and interlinking places; spatial disparity and labor mobility; country realities and policy options; learning from Europe's efforts at integration and convergence and spatial policy for growth and equity.

International Narcotics Control Strategy Report , 1993

Building Inclusive Financial Sectors for Development United Nations. Department of Economic and Social Affairs, United Nations Capital Development Fund, 2006 In most developing countries, financial services are only available to a minority of the population. The majority have no savings accounts, do not receive credit from formal financial institutions and have no insurance policies. They seldom make or receive payments through financial institutions. The limited use of financial services in developing countries has become an international policy concern. The reason for concern about widespread financial exclusion in developing countries is straightforward: access to a well-functioning financial system can economically and socially empower individuals, in particular poor people, allowing them to better integrate into the economy of their countries, actively contribute to their development and protect themselves against economic shocks. The central question asked by this book is how to bring access to these fundamental services to all people in developing countries and thus accelerate their economic development and that of their countries. Inclusive finance - safe savings, appropriately designed loans for poor and low-income households and for micro, small and medium-sized enterprises, and appropriate insurance and payments services - can help people help themselves to increase incomes, acquire capital, manage risk and work their way out of poverty.

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