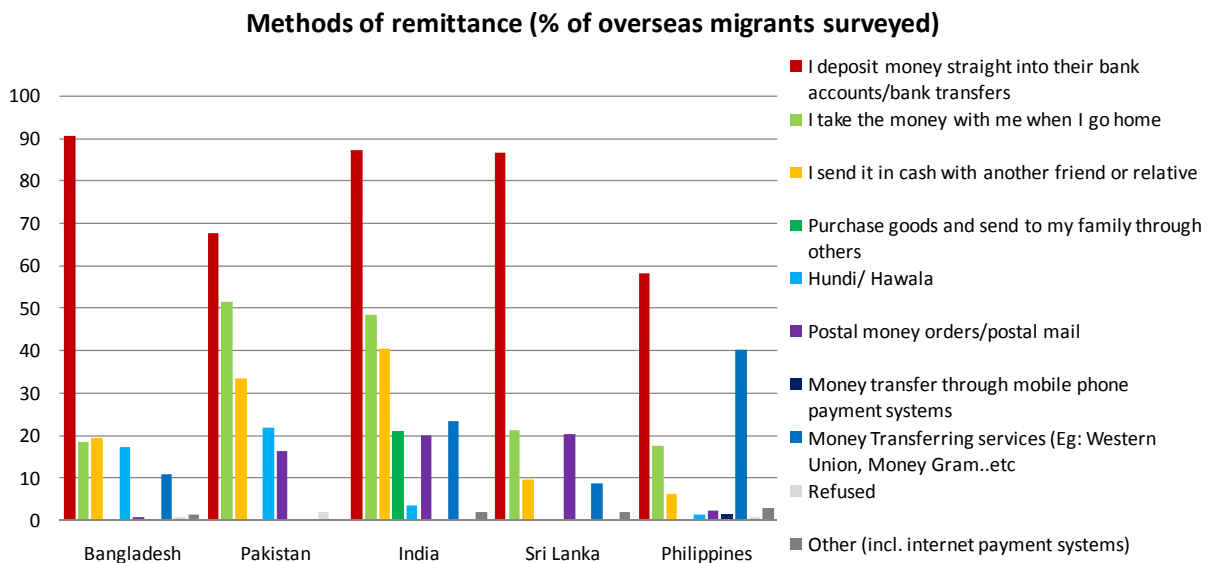




- Indian migrants (overseas and domestic) spent the least on communicating home out of the countries surveyed; an average of USD15 per month for overseas migrants, and USD3.30 for domestic migrants.
- 74 percent of overseas migrants called home once a week, while just 3 percent (the lowest out of all the countries) called home daily.
- 80 percent of domestic migrants called home once a week, while 16 percent (the lowest out of all the countries) called home daily.

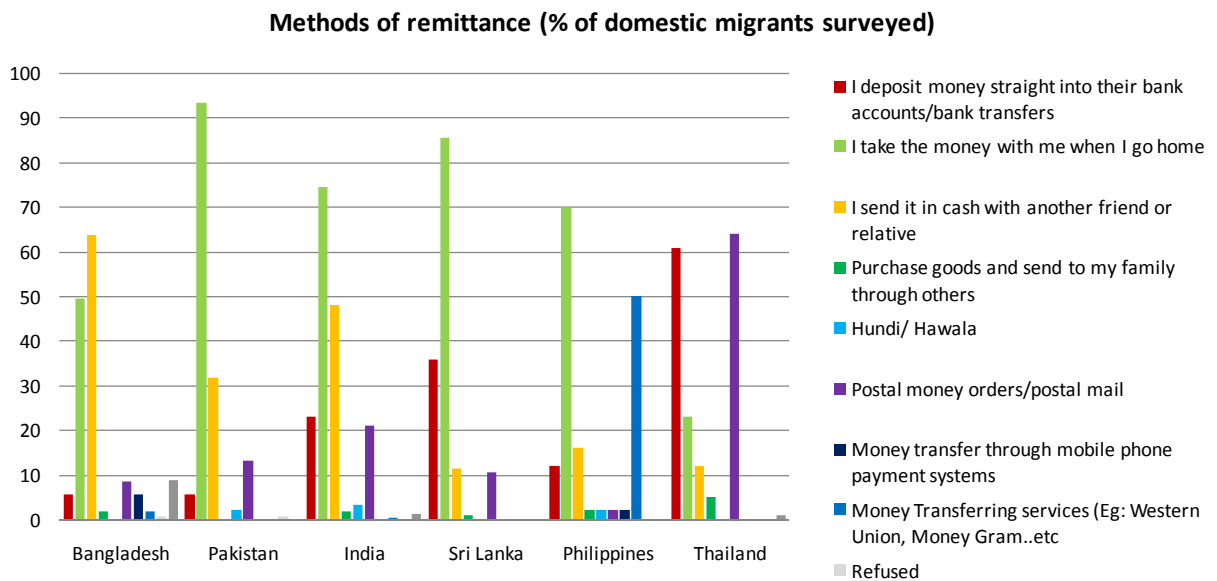
### Sending money home

- Indian overseas migrants surveyed earned USD413 on average, and sent home USD182 per month; domestic migrants earned USD100 on average, and sent home USD51 per month.
- Overseas migrants: The most common ways of sending money home were through banks and hand-carrying of cash; Hundi was used by very few Indian domestic migrants surveyed, compared to higher numbers in Bangladesh and Pakistan; it is sometimes seen as a more costly method and therefore used less.



- Domestic migrants: More than 20 percent of Indian domestic migrants sent money home through the postal system (either through money orders or enclosed in letters); it was seen as a popular way because of the low cost, the fact that the money can be delivered to their family’s doorstep, the fact that the postal system has extensive coverage and also the perceived reliability of the postal service since it is operated by the government. Though delivery sometimes takes a little longer, of recent there have been improvements in delivery times, according to respondents. Remittances are also delivered through bus drivers in India (as well as

the Philippines, and ferry operators in Bangladesh); often the driver is an acquaintance, so no charge is levied and he knows who exactly to deliver the money to.



- Mobiles are used heavily to coordinate remittances, through calls as well as SMS. There is some awareness of mobile remittance services among overseas migrants, and a significant level of willingness to try such services (among those aware), if reasonably priced.

### **Further information**

“Teleuse at the bottom of the pyramid” (Teleuse@BOP) is a series of multi-country studies of how the lowest socioeconomic groups or bottom of the pyramid (BOP) make use of telecom and other ICTs in their lives. Teleuse@BOP3, the third of these studies was conducted between 2008 and 2009. The 2008 study included a survey of BOP overseas and domestic migrant workers from six countries in emerging Asia (India, Pakistan, Bangladesh, the Philippines, Thailand and Sri Lanka). Over 1,500 migrant workers were surveyed in late 2008, using purposive and snowballing sampling methods. In-depth qualitative research with similar migrant workers as well as their families was conducted in the six countries in early 2009. For more information contact [ayesha@lirneasia.net](mailto:ayesha@lirneasia.net)

LIRNEasia is a regional ICT policy and regulation think-tank active across the Asia-Pacific. Its mission is to “improve the lives of the people of the emerging Asia-Pacific by facilitating their use of ICTs and related infrastructures; by catalyzing the reform of laws, policies and regulations to enable those uses through the conduct of policy-relevant research, training and advocacy with emphasis on building in-situ expertise.” Additional information is available at <http://www.lirneasia.net>.