In 2011, UNESCO launched the Internal Migration in India Initiative (IMII), in order to better respond to the many challenges raised by the internal migration phenomenon in India and to support the social inclusion of migrants in the economic, social, political and cultural life of the country using a three-legged approach, combining research, policy advocacy and capacity building.

Internal migration in India accounts for a large population currently estimated at approximately 400 million, or nearly 30 percent of the total population. The constraints faced by seasonal migrants in particular (estimated at 100 million) are many – lack of formal residency rights; lack of identity proof; lack of political representation; inadequate housing; low paid, insecure or hazardous work; extreme vulnerability of women and children to trafficking and sexual exploitation; exclusion from state-provided services and entitlements such as health and education; inability to access banking facilities; and discrimination based on ethnicity, religion, class or gender.

It is acknowledged that most migrants are unable to access banking facilities since they cannot provide a proof of identity and of formal residency that are necessary to fulfil the Know Your Customer (KYC) requirements of banks. Such an exclusion from formal banking facilities pushes migrants to use informal networks to remit money to families left behind. These informal networks are not reliable and costlier, both in money and time (IFRM, 2011). Of the estimated 10 billion USD domestic remittances - 70% are said to be channeled through informal networks (Tumbe, 2011). Such barriers to financial inclusion can clearly hinder the potential impact of domestic remittances on developmental goals.

The query Domestic Remittances in India: Estimates and Uses? - Examples and Advice hopes to shed light on the internal migration-developmental goals nexus. Development practitioners with experience and knowledge on migration, remittances and related issues are kindly requested to respond to the following questions with plausible examples, wherever applicable:

1. **What are the current estimates of domestic remittances in India? Data, gaps and recommendations**

   In view of the limited research available on domestic remittances, this question seeks to document the current status of research and data on domestic remittances in India, including on the estimated overall amount that is sent each year in India by internal migrants, and the geography of domestic remittances (i.e. to which States and to what kind of households these specific financial flows are directed). Please provide data sources; indicate gaps, and suggest tangible recommendations that can help improve the database on domestic remittances.

2. **How are migrants using domestic remittances?**

   This question seeks to document current data, research and examples on the use of domestic remittances in India: (i) precisely to ascertain the extent to which remittances are used for either consumption, education, health, marriage, housing,
investment or other purposes like climate change adaptation? and (ii) to highlight the role of both men and women, of the family and the community in the decision making process of using the remittances?

### 3. What is the impact of remittances on poor households?

Are migrants able to diversify remittances from use in consumption to more productive or entrepreneurial uses? Do savings become possible with regular remittances? This question seeks to understand the impact of remittances in areas of high poverty concentration such as Eastern Uttar Pradesh, Odisha, Bihar, Jharkhand, Bengal, or Rajasthan, among others.

Examples from other countries in the field of domestic remittances or from the field of international remittances are welcome.

UNESCO will share on its network the Consolidated Report of the query and duly acknowledge the significant contributions made during this discussion. The results of the query will support development practitioners in their efforts to advocate for a better inclusion of internal migrants in society, including financial, for the benefit of all; will highlight research and policy gaps as well as statistical gaps; strengthen recognition of the importance and role of internal migrants' contribution to GDP.

We look forward to an engaging discussion and concrete examples. To respond please write to: gym2013unesco@gmail.com. You can also log on to our portal and submit your responses under the discussion forum at http://www.solutionexchange-un-gen-gym.net/

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