

# Financial Inclusion



# Global Financial Development Report 2014 Financial Inclusion

**PB Anand, Shailaja Fennell, Flavio  
Comim**



## **Global Financial Development Report 2014 Financial Inclusion:**

Global Financial Development Report 2014 World Bank Group, 2013-11-07 The second issue in a new series Global Financial Development Report 2014 takes a step back and re examines financial inclusion from the perspective of new global datasets and new evidence It builds on a critical mass of new research and operational work produced by World Bank Group staff as well as outside researchers and contributors

**Financial Inclusion** World Bank Group, 2014-03-03 Financial inclusion has become a major subject of interest among policymakers researchers and other financial sector stakeholders Many countries for example have recently adopted explicit financial inclusion strategies with targets for financial inclusion The interest reflects an increased recognition that financial inclusion can be a driver of economic growth and poverty alleviation and that many individuals and firms are excluded unnecessarily from even basic financial services About half of the worlds adult population more than 2.5 billion people have no bank account is one powerful example Barriers such as cost travel distance and amount of paperwork and requirements play an important role Many of these barriers can be addressed by better policies Despite the high interest there are still important gaps in knowledge about financial inclusion what drives it and what policies affect it And while recent years have seen some increases in financial inclusion there is still much scope to reduce barriers to access However one of the challenges is that efforts to increase inclusion if not implemented well can backfire Deeply ingrained social problems cannot be resolved purely with an infusion of debt If not done properly it can have the opposite effect making poor borrowers increasingly dependent on debt and even contributing to financial instability

Global Financial Development Report 2014 Financial Inclusion is a new report from the World Bank Group It takes a step back and re examines financial inclusion from the perspective of new global datasets and new evidence It builds on a critical mass of new research and operational work produced by World Bank Group staff as well as outside researchers and contributors The report the second in this series follows up on the inaugural issue the Global Financial Development Report 2013 Rethinking the Role of the State in Finance <http://www.worldbank.org/financialdevelopment> Accompanying the Global Financial Development Report 2014 is a vast body of underlying research and data Among other things this includes an expanded and updated version of the Global Financial Development Database a dataset of over 70 financial system characteristics for 203 economies from 1960 to 2011 which is presented in the reports appendix

**Global Financial Development Report 2015/2016** The World Bank, 2015-08-31 Global Financial Development Report 2015/2016 focuses on the ability of financial systems to sustainably extend the maturity of financial contracts for private agents The challenges of extending the maturity structure of finance are often considered to be at the core of effective sustainable financial development Sustainably extending long term finance may contribute to the objectives of higher growth and welfare shared prosperity and stability in two ways by reducing rollover risks for borrowers thereby lengthening the horizon of investments and by increasing the availability of long term financial instruments thereby allowing households to address their lifecycle

challenges The aim of the report is to contribute to the global policy debate on long term finance It builds upon findings from recent and ongoing research lessons from operational work as well as on inputs from financial sector professionals and researchers both within and outside the World Bank Group Benefitting from new worldwide datasets and information on financial development it will provide a broad and balanced review of the evidence and distill pragmatic lessons on long term finance and related policies This report the third in the Global Financial Development Report series follows the second issue on Financial Inclusion and the inaugural issue Rethinking the Role of the State in Finance The Global Financial Development Report 2015 2016 will be accompanied by a website [worldbank.org/financialdevelopment](http://worldbank.org/financialdevelopment) containing extensive datasets research papers and other background materials as well as interactive features

**The 2015 Brookings Financial and Digital Inclusion Project Report** John Villaseñor, Darrell West, Robin Lewis, 2015-10-06 The 2015 Brookings Financial and Digital Inclusion Project FDIP Report and Scorecard evaluate access to and usage of affordable financial services across 21 geographically and economically diverse countries The 2015 FDIP Report and Scorecard seek to answer a set of fundamental questions about today's global financial inclusion efforts including 1 Do country commitments make a difference in progress toward financial inclusion 2 To what extent do mobile and other digital technologies advance financial inclusion and 3 What legal policy and regulatory approaches promote financial inclusion John D Villaseñor Darrell M West and Robin J Lewis analyzed the financial inclusion landscape in Afghanistan Bangladesh Brazil Chile Colombia Ethiopia India Indonesia Kenya Malawi Mexico Nigeria Pakistan Peru the Philippines Rwanda South Africa Tanzania Turkey Uganda and Zambia Countries received scores and rankings based on 33 indicators spanning four dimensions country commitment mobile capacity regulatory environment and adoption of traditional and digital financial services The authors analysis provides several takeaways with respect to expanding financial inclusion across diverse cultural economic and political contexts Country commitment is fundamental Movement toward digital financial services will accelerate financial inclusion Geography generally matters less than policy legal and regulatory changes although some regional trends in terms of financial services provision are evident Central banks ministries of finance ministries of communications banks nonbank financial providers and mobile network operators play major roles in achieving greater financial inclusion Full financial inclusion cannot be achieved without addressing the financial inclusion gender gap This year's Report and Scorecard are the first of a series of publications intended to provide policymakers the private sector nongovernmental organizations and the general public with information that can help improve financial inclusion in these countries and around the world

[The Little Data Book on Financial Development](#) World Bank Group, 2014-02-19 A pocket edition of the Global Financial Development Database published as part of the work on the Global Financial Development Report 2014 financial inclusion It contains new indicators on financial access in 202 economies including measures of 1 financial depth 2 access 3 efficiency and 4 stability of financial institutions and markets

[Financing Africa's Development](#) Diery Seck, 2020-06-24 This book examines the impact of

financing on Africa's economic development By exploring various financial instruments including the role of alternative sources of funding like migrant remittances and illicit flows it analyses the role of financing for Africa's macroeconomic development and other development indicators such as infrastructure transport global trade industrialisation social services external indebtedness and governance By presenting and examining case studies on various African countries and regions the respective contributions investigate the capacity of institutions to facilitate and structure the economy's funding activities and to strengthen the ties between finance and development Furthermore they discuss various regional aspects such as the integration of infrastructure harmonization of fiscal policy integration of financial markets and the facilitation of intra regional trade and movement of capital Given its scope the book will appeal to scholars of economics and development studies with an interest in the economic development of Africa

### **The Routledge Handbook of Religions and Global**

**Development** Emma Tomalin, 2015-02-11 This Handbook provides a cutting edge survey of the state of research on religions and global development Part one highlights critical debates that have emerged within research on religions and development particularly with respect to theoretical conceptual and methodological considerations from the perspective of development studies and its associated disciplines Parts two to six look at different regional and national development contexts and the place of religion within these These parts integrate and examine the critical debates raised in part one within empirical case studies from a range of religions and regions Different religions are situated within actual locations and case studies thus allowing a detailed and contextual understanding of their relationships to development to emerge Part seven examines the links between some important areas within development policy and practice where religion is now being considered including Faith Based Organisations and Development Public Health Religion and Development Human rights Religion and Development Sustainable Development Climate Change and Religion Global Institutions and Religious Engagement in Development Economic Development and Religion Religion Development and Fragile States Development and Faith Based Education Taking a global approach the Handbook covers Africa Latin America South Asia East and South East Asia and the Middle East It is essential reading for students and researchers in development studies and religious studies and is highly relevant to those working in area studies as well as a range of disciplines from theology anthropology and economics to geography international relations politics and sociology

### **Handbook of BRICS and Emerging Economies** PB

Anand, Shailaja Fennell, Flavio Comim, 2020-12-16 Ever since Jim O'Neill at Goldman Sachs coined the term BRICS in 2001 there have been many different assessments of these major emerging economies with some even proclaiming that the promise of the BRICS comprising Brazil Russia India China and South Africa is over However the so called arranged marriage still seems to be working well with the club having become a formal international forum with summit declarations ministerial meetings and numerous BRICS wide fora Is this euphoria misplaced Is there a BRICS model of economic and human development Are inequalities increasing and is this the denouncement of the economic successes Are geo political

tensions rising between these nations During the post COVID 19 situation the importance of bilateral and multilateral co operation mechanisms and institutions is becoming clear This book focuses on one such emerging co operation mechanism of BRICS but also more widely on those five countries and other similar economies As a global depression looms large global economic recovery depends on the performance of not only its largest economies but also many other important and significant economies within the so called G20 group Even prior to the COVID 19 outbreak multilateral institutions have been under considerable strain as with the relationship between the United States of America and China and risks to global economic recovery appear very real This book brings together multi disciplinary perspectives from over sixty scholars and it presents a comprehensive and deep dive into the BRICS and emerging economies and into an understanding the political economic and social contexts that can help in designing approaches for recovery and regaining the last momentum in the journey towards the Sustainable Development Goals

**The Little Data Book on Financial Development 2014** ,2014 A pocket edition of the Global Financial Development Database published as part of the work on the Global Financial Development Report 2014 financial inclusion It contains new indicators on financial access in 202 economies including measures of 1 financial depth 2 access 3 efficiency and 4 stability of financial institutions and markets

*Law Between Buildings* Nestor Davidson,Nisha Mistry,2016-10-14 The rich field of urban law has thus far lacked a holistic and concerted scholarly focus on comparative and global perspectives This work offers new inroads into the global and comparative streams within urban law by presenting emerging frameworks and approaches to topics ranging from urban housing and land use to legal informality and consumer financial protection The volume brings together a group of international urban legal scholars to highlight emergent global interdisciplinary perspectives within the field of urban law particularly as they have import for comparative legal analysis The book presents a timely addition to the literature given the urgent legal issues that continue to surface in an age of rapid urbanization and globalization

**Financial Inclusion of Small Rural Producers** Francisco G. Villarreal,2017 There is mounting empirical evidence that the responsible provision and use of formal financial services have a positive impact on household well being and enterprise performance At the individual level financial inclusion benefits rural households and small producers by facilitating the safe accumulation of assets enabling them to leverage those assets in order to invest in human and physical capital and supporting better risk management The positive effects at the aggregate level are associated with better allocation of scarce resources among different activities Despite recent progress on different aspects of financial inclusion in Latin America and the Caribbean large gaps remain especially in rural areas which have been historically neglected by traditional providers of financial services This book describes how these gaps have evolved recently in five countries Costa Rica the Dominican Republic El Salvador Honduras and Mexico that are at different stages of designing and implementing comprehensive financial inclusion strategies Then on the basis of a comparative analysis of the institutional architecture available it identifies the main barriers preventing small rural producers from accessing and

making effective use of the various financial services on offer with a view to making policy recommendations for overcoming these limitations      **Key Issues in Regional Integration** ,      *The African Journal of Finance and Management* ,2014

**Africa Human Development Report 2016** United Nations Publications,2016 This year s report on gender equality reviews the ongoing efforts of African countries to accelerate the pace of assuring women s empowerment through all spheres of society in the home and community in health and educational attainment in the workplace and in political participation and leadership      *Annual Report 2014* World Tourism Organization,World Trade Organization

WTO,Wto,2014-05-31 The Annual Report 2014 provides an overview of WTO activities in 2013 and early 2014 A brief summary of the year is followed by an in depth review of the WTO s main areas of activity      **Global Financial**

**Development Report 2013** World Bank,2012-09-17 How should we measure and assess financial development around the globe Why has financial development progressed so quickly in some regions and countries while seriously lagging in other parts of the world At what point does the financial sector become too large or too complex What mix of banks other financial institutions and financial markets is the best from the broader development perspective How to ensure healthy competition in the provision of financial services Which policies help in supporting robust financial development and which ones do not And which ones help in providing people and firms with better access to finance These are the types of questions that are addressed by this new annual publication from the World Bank Group the Global Financial Development Report 2013 The main theme of this inaugural report is Rethinking the Role of the State in Finance Launched exactly four years after the Lehman Brothers failure the report uses the experience of the global financial crisis to re examine a basic question what is the proper role of the state in achieving sustainable financial development The crisis has challenged conventional thinking on the role of the state and on financial sector policies It has led to much debate on how best to achieve sustainable development Among other things the crisis has revived the notion that direct state intervention in the financial sector can help maintain stability drive growth and create jobs The report examines this notion as well as the evidence of potentially harmful effects of some forms of the state s interventions It also navigates through ideological divides and doctrinaire positions and delivers relevant rigorous policy analyses and advice Building on new data research and a breadth of country experience the report provides a unique contribution to financial sector policy debates The first part defines benchmarks and monitors different dimensions of financial development in countries around the world The second part covers the various aspects of the state s involvement in the financial sector Written for a broad audience the report offers accessible practical timely and actionable policy recommendations It will be particularly relevant for country officials working on financial sector issues such as policymakers and staff of central banks ministries of finance and financial regulation agencies It will also be relevant to non governmental organizations academics and students think tanks private sector participants and donors along with the development community more generally      **Global Financial Development Report 2017/2018** World

Bank,2017-11-07 Successful international integration has underpinned most experiences of rapid growth shared prosperity and reduced poverty Perhaps no sector of the economy better illustrates the potential benefits but also the perils of deeper integration than banking International banking may contribute to faster growth in two important ways first by making available much needed capital expertise and new technologies and second by enabling risk sharing and diversification But international banking is not without risks The global financial crisis vividly demonstrated how international banks can transmit shocks across the globe The Global Financial Development Report 2017 2018 brings to bear new evidence on the debate on the benefits and costs of international banks particularly for developing countries It provides evidence based policy guidance on a range of issues that developing countries face Countries that are open to international banking can benefit from global flows of funds knowledge and opportunity but the regulatory challenges are complex and at times daunting Global Financial Development Report 2017 2018 is the fourth in a World Bank series The report also tracks financial systems in more than 200 economies before and during the global financial crisis on an accompanying website [www.worldbank.org/financialdevelopment](http://www.worldbank.org/financialdevelopment) Note This World Bank report Global Financial Development Report 2017 2018 Bankers without Borders is not associated with the Grameen Foundation s Bankers without Borders program which engages volunteer consultants to donate their expertise to serve social enterprises and nonprofits in poor countries For more information visit <https://www.bankerswithoutborders.com>

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