

BANKING THE WORLD



Empirical Foundations of Financial Inclusion

edited by
**Robert Cull, Aslı Demirgüç-Kunt,
and Jonathan Morduch**

Banking The World Empirical Foundations Of Financial Inclusion

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Rohan**

Banking The World Empirical Foundations Of Financial Inclusion:

Banking the World Robert Cull, Asli Demirguc-Kunt, Jonathan Morduch, 2021-08-03 Experts report on the latest research on extending access to financial services to the 2.5 billion adults around the world who lack it. About 2.5 billion adults, just over half the world's adult population, lack bank accounts. If we are to realize the goal of extending banking and other financial services to this vast unbanked population, we need to consider not only such product innovations as microfinance and mobile banking but also issues of data accuracy, impact assessment, risk mitigation, technology adaptation, financial literacy, and local context. In *Banking the World*, experts take up these topics, reporting on new research that will guide both policy makers and scholars in a broader push to extend financial markets. The contributors consider such topics as the complexity of surveying people about their use of financial services; evidence of the impact of financial services on income; the occasional negative effects of financial services on poor households, including disincentives to work and overindebtedness; and tools for improving access, such as nontraditional credit scores, financial incentives for banking, and identification technologies that can dramatically reduce loan default rates. *The Oxford Handbook of Banking* Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2019 This third edition of the definitive guide to banking provides an overview and analysis of developments and research in the field, written by leading academics, researchers, and practitioners. *Responsible Finance and Digitalization* Panu Kalmi, Tommi Auvinen, Marko Järvenpää, 2022-09-30 The aftermath of the 2008 crisis has substantially increased the regulation of banks and insurance companies and curtailed their risk taking, which has shifted much of the risk to their clients, firms, and consumers. At the same time, digitalization has encouraged the entry of new firms combining finance and technological innovation, a phenomenon known as FinTech. The emergence of non-bank financial entities has contributed to the fragmentation of financial services and also opened up new markets. Furthermore, the growing emphasis on corporate social responsibility has made it increasingly important for financial organizations to care about their public image. Drawing together these diverse strands, this book examines how the financial sector is evolving and how the existing actors are adapting to the institutional change and to the challenges from new actors and competitors. It also addresses the issue of how financial organizations are providing fixes to the challenges at the systemic level and how a healthier, more diverse, and socially responsible financial sector is beneficial to the operations of the market economy as a whole. While there are books that address each of these issues and also books that look at organizational diversity, there are few that investigate their interconnectedness. *Responsible Finance and Digitalization* offers a topical overview of the changes that are taking place in the financial sector and how the financial sector itself can contribute to solving global challenges. It equips both students at MBA and other levels and practitioners with analytical tools to reflect on this change and to take appropriate action to ensure that their organization can successfully navigate it and create value. **Card-Carrying Christians** Rebecca C. Bartel, 2021-05-24 In the waning years of Latin America's longest and bloodiest civil war, the rise of an unlikely duo is

transforming Colombia Christianity and access to credit In her exciting new book Rebecca C Bartel details how surging evangelical conversions and widespread access to credit cards microfinance programs and mortgages are changing how millions of Colombians envision a more prosperous future Yet programs of financialization propel new modes of violence As prosperity becomes conflated with peace and debt with devotion survival only becomes possible through credit and its accompanying forms of indebtedness A new future is on the horizon but it will come at a price

Economic Growth and Financial Development Muhammad Shahbaz,Alaa Soliman,Subhan Ullah,2021-09-21 This book looks into the relationship between financial development economic growth and the possibility of a potential capital flight in the transmission process It also examines the important role that financial institutions financial markets and country level institutional factors play in economic growth and their impact on capital flight in emerging economies By presenting new theoretical insights and empirical country studies as well as econometric approaches the authors focus on the relationship between financial development and economic growth with capital flight in the era of financial crisis Therefore this book is a must read for researchers scholars and policy makers interested in a better understanding of economic growth and financial development of emerging economies alike

Money Talks Nina Bandelj,Frederick F. Wherry,Viviana A. Zelizer,2020-06-09 The world of money is being transformed as households and organizations face changing economies and new currencies and payment systems like Bitcoin and Apple Pay gain ground What is money and how do we make sense of it Money Talks is the first book to offer a wide range of alternative and unexpected explanations of how social relations emotions moral concerns and institutions shape how we create mark and use money This collection brings together a stellar group of international experts from multiple disciplines sociology economics history law anthropology political science and philosophy to propose fresh explanations for money s origins uses effects and future Money Talks explores five key questions How do social relationships emotions and morals shape how people account for and use their money How do corporations infuse social meaning into their financing and investment practices What are the historical political and social foundations of currencies When does money become contested and are there things money shouldn t buy What is the impact of the new twenty first century currencies on our social relations At a time of growing concern over financial inequality Money Talks overturns conventional views about money by revealing its profound social potential

Utilizing Technology for Sustainable Resource Management Solutions Singh, Kuldeep,Dubey, Richa Singh,Renwick, Douglas W.S.,Crichton, Rohan,2024-07-18 The intersection of technology and sustainability is with a particular focus on the concept of the circular economy Efficient resource use and waste reduction are paramount concerns in today s world Utilizing Technology for Sustainable Resource Management Solutions provides a comprehensive overview of how technology can be harnessed to achieve sustainable resource management within the framework of a circular economy The book delves into various aspects of the circular economy It explores the principles that underpin it presents real world case studies that exemplify its successful implementation and discusses the role of cutting

edge technology which is instrumental in driving transformative change The book advances current research and examines the intricate link between technology and sustainability centered around the circular economy It propels readers into the heart of environmental sustainability presenting a compelling argument for adopting circular economy principles to mitigate resource depletion and environmental degradation Through insightful case studies and theoretical foundations readers are empowered to drive environmentally responsible practices in their personal and professional spheres This book helps business leaders to integrate circular economy principles reduce waste and drive innovation fostering long term viability and competitiveness Policymakers find a valuable resource for evidence based insights into technology s role in sustainable resource management aiding in developing regulations that balance economic growth with environmental stewardship In academic and educational circles the book has become an essential tool

Eurasian Business and Economics

Perspectives Ender Demir,Mehmet Hüseyin Bilgin,Hakan Danis,Fabrizio D'Ascenzo,2023-07-25 EBES conferences have been an intellectual hub for academic discussion in economics finance and business fields and provide network opportunities for participants to make long lasting academic cooperation This is the 26th volume of the Eurasian Studies in Business and Economics EBES s official proceeding series which includes selected papers from the 39th EBES Conference which took place in 2022 in Rome The conference was organized with the support of the Istanbul Economic Research Association in hybrid mode with both online and in person presentations at the Faculty of Economics Sapienza University of Rome in Rome Italy At the conference 205 papers by 436 colleagues from 49 countries were presented Both theoretical and empirical papers in this volume cover diverse areas of business economics and finance from many different regions

Financial Resilience and Environmental Sustainability Firdous Ahmad Malik,Samriti Mahajan,Devendra Kumar Yadav,Naveed Ahmad Lone,Shahid Amin,2025-05-19 This book offers a thorough examination of financial resilience and environmental sustainability focusing on the financing of environmental sustainability and addressing the issues challenges and opportunities of green financing alongside sustainable development It presents global South perspectives on the critical issues of financing and environmental sustainability providing policy recommendations for economies grappling with these paradoxical concerns This book explores the challenges of financing and environmental sustainability through insights from various emerging economies It combines theoretical empirical and model based evidence to address the sustainability challenges faced by global economies aligning with sustainable development goals The book investigates climate change and environmental degradation challenges and examines economic strategies for a sustainable future With over one billion people living below the poverty line many lacking access to financial products and services this book aims to present practical examples of financial inclusion using the sustainable development goals as a framework The book illustrates that comprehensive financial inclusion goes beyond credit access and bank account services addressing the need for financially viable and accessible products and services that meet individuals financial needs and vulnerabilities It demonstrates how

inclusive financial systems can empower those living in poverty globally improving income levels employment opportunities livelihoods and ultimately reducing poverty *A Research Agenda for Financial Inclusion and Microfinance* Marek Hudon, Marc Labie, Ariane Szafarz, How can financial services such as credit deposit accounts financial transfers and insurance be provided to people in need This challenging and complex issue has been a topic of interest for the international aid community for decades Drawing on renowned experts in microfinance and financial inclusion this Research Agenda sheds much needed light on this multifaceted challenge and points the way ahead for future research **Rethinking Democracy and Governance** Donavon Johnson, 2023-09-15 Democracy can be understood as a concept as well as a system of government associated with certain values including transparency accountability the protection of rights and non oppressive government This cutting edge new book explores the current contours of democracy and asks important questions such as Does contemporary democracy mean the same thing that it did centuries ago Are the longstanding assumptions about democracy and good governance sustainable in the face of digital transformation paradigm shifts and the liberalization of knowledge Is democracy still applicable in the way that it has been traditionally envisioned Gathering together insights from academics and practitioners with expertise on democracy and governance in the Caribbean context this book is designed to spark a conversation about the ways in which appetites for democracy may be shifting in the Caribbean and beyond exploring the conditions that brings these shifts to bear Section one focuses on conceptual pieces that investigate democracy and good governance their definition and comparative analysis of how the conceptualization of democracy can shape outcomes in different governmental contexts Section two explores the ways in which events trends and technologies have impacted democratic or undemocratic values and attitudes Section three examines shifts in democratic inclination in the 21st century Together the chapters represent an overdue study of the foundational governmental system of our time in a region that has historically been overlooked Rethinking Democracy and Governance Perspectives from the Caribbean is required reading for students of governance public administration and public policy **Regulating the Crypto Economy** Iris H-Y Chiu, 2021-10-21 This book focuses on the building of a crypto economy as an alternative economic space and discusses how the crypto economy should be governed The crypto economy is examined in its productive and financialised aspects in order to distil the need for governance in this economic space The author argues that it is imperative for regulatory policy to develop the economic governance of the blockchain based business model in order to facilitate economic mobilisation and wealth creation The regulatory framework should cater for a new and unique enterprise organisational law and the fund raising and financing of blockchain based development projects Such a regulatory framework is crucially enabling in nature and consistent with the tenets of regulatory capitalism Further the book acknowledges the rising importance of private monetary orders in the crypto economy and native payment systems that do not rely on conventional institutions for value transfer A regulatory blueprint is proposed for governing such monetary orders as commons governance The rise of

Decentralised Finance and other financial innovations in the crypto economy are also discussed and the book suggests a framework for regulatory consideration in this dynamic landscape in order to meet a balance of public interest objectives and private interests By setting out a reform agenda in relation to economic and financial governance in the crypto economy this forward looking work argues for the extension of regulatory capitalism to this perceived wild west of an alternative economic space It advances the message that an innovative regulatory agenda is needed to account for the economically disruptive and technologically transformative developments brought about by the crypto economy

Solidarity Economy and Social Business Noriatsu Matsui, Yukio Ikemoto, 2015-02-05 This book presents theoretical examinations of why and how connecting people yields different results from those of the market mechanism alone With an ever greater disparity between the world's rich and poor actions have been taken to remove the imperfections and remedy malfunctions of the market mechanism An underlying theme of these activities is to connect people and make them directly visible to one another thus the integrating concept of the solidarity economy emerges This volume analyzes diverse examples and practices of solidarity economy Adam Smith emphasized the importance of sympathy among people and the role of the impartial spectator in order to control otherwise reckless markets These major concepts form the basis of a solidarity economy The examples and practices in this book are based on this framework The first is the idea of social business promoted by Prof M Yunus of the Grameen Bank Although the group of five members in the Grameen Bank organization is considered a system of mutual surveillance by some economists it is not a system based on distrust but a mechanism for mutual help and encouragement Also examined in this book is organic agriculture which adheres to the necessity of face to face relationships It pursues environmental concerns and food safety by bringing together consumers and producers in local areas and by sharing knowledge When consumers and producers are widely separated a system of certification assures consumers that no chemical pesticides and fertilizers are used Connecting consumers and producers through certification systems can be seen as part of fair trade mechanisms These mechanisms are applied in certified coffee programs for instance to reduce poverty to protect the environment and to safeguard human rights This book proposes that all these seemingly different types of activities can be understood as part of the solidarity economy With this unifying theme the book will be useful for both theoretical investigations and practical applications

Commercial Investments and Mission Drift in Microfinance Marc Moser, 2013 The microfinance sector has witnessed various controversies and criticisms recently as a consequence of its commercialization and the related involvement of international investors Against this background the qualitative case study reported on examines the perceptions of stakeholders from the Swiss microfinance investment network How do the various investor related stakeholder groups perceive the motivation to become engaged in microfinance the mission drift issue and the current state and potentials of mutual value creation The findings suggest that common ground on fundamental questions facilitates superior mutual value creation among the investigated stakeholders Implications include the need for

enhanced coordination between private and public stakeholders *The New Microfinance Handbook* Joanna Ledgerwood, Julie Earne, Candace Nelson, 2013-02-01 The New Microfinance Handbook provides a detailed overview of client financial service needs the various providers and financial products and services that meet those needs and the supporting functions that allow the financial market system to provide better more appropriate financial services to the poor sustainably

Impact Investing and Financial Inclusion Nse Udohaya, 2025-07-04 This book incorporates real world case studies and relevant data for a detailed reflection on impact investing and financial inclusion It models relevant theoretical frameworks to analyse finance for good making a strong argument for access to finance as a pivotal force in building sustainable societies and fostering inclusive economic growth in line with Sustainable Development Goal 8 Decent Work and Economic Growth Focusing on the synergy between impact investing and financial inclusion it examines the importance of investment in innovations that promote affordable banking microfinance and insurance services for the underserved and analyse how such investment can drive sustained socioeconomic development It investigates the challenges and opportunities in scaling impact investing in financial services infrastructures considering structural and operational barriers such as the need for standardised impact measurement frameworks risk mitigation in emerging markets and the balance between financial returns and social impact The book also explores technological enablers including digital finance blockchain and AI driven financial inclusion solutions while addressing key issues such as digital literacy gaps data privacy concerns and regulatory inconsistencies The relevance of the book is in its potential to drive positive change in financial systems foster sustainable development and empower marginalised populations through the knowledge of impact investment The book will serve as a valuable resource for policymakers investors researchers students and practitioners working towards a more inclusive and sustainable financial landscape Financial Inclusion, Sustainability, and the Influence of Religion and Technology Rehman, Awais Ur, Malik, Arsalan Haneef, 2024-03-18 Financial inclusion has proven to be a looming issue challenging policymakers and scholars Financial inclusion revolves around the fundamental notion of ensuring that individuals from all walks of life have access to affordable and effective financial products and services that cater to their unique needs Yet as we grapple with this issue we find it entwined with other critical factors such as religious and cultural norms technological advancements and sustainability goals The intricate web of these elements forms a complex tapestry that requires deep exploration and understanding Financial Inclusion Sustainability and the Influence of Religion and Technology is a groundbreaking book which delves headfirst into the multifaceted issue of the inclusivity of financial services and the complexities of societal interplay in this matter Targeting academic scholars as its primary audience this book acts as a guide to solution development It meticulously unravels the intricate connections between financial inclusion sustainability religion and technology Readers will embark on a journey that not only dissects the problem but also illuminates the path forward From exploring the complex relationship between financial inclusion and sustainability to identifying the challenges

and opportunities presented by religion and technology this book leaves no stone unturned It offers a comprehensive roadmap for future research and action providing a beacon of hope for achieving a more equitable and technologically advanced future

Financialisation and Poverty Alleviation in Ghana Francis Boateng Frimpong,2021-11-22 The neoliberal policy response to the crisis in Ghana did not succeed in reversing the economic decline in both the medium and long term In fact quite the opposite rather than undoing the economic decline Frimpong argues that the policy prescriptions further weakened the country s ability to develop This is because the policies intentionally and unintentionally encouraged factors that destabilised the possibility of the real productive assets to earn commensurate returns to facilitate the flow of capital to the real sectors to ensure the survival of industrial enterprises Rising profit in the financial sector incentivised financial capitalist to divert capital into financial assets at the expense of productive investment further decelerating the pace of real capital accumulation in the country

Handbook of Empirical Research on Islam and Economic Life M. Kabir Hassan,2016-12-30 In Islamic jurisprudence a comprehensive ethic has been formulated governing how business and commerce should be run how accountability to God and the community is to be achieved and how banking and finance is to be arranged This Handbook examines how well these values are translated into actual performance It explores whether those holding true to the system are hindered and put at a disadvantage or whether the Islamic institutions have been able to demonstrate that faith based activities can be rewarding both economically and spiritually

Financial Inclusion Across Asia Choi-Meng Leong,Muhammad Ali,Syed Ali Raza,Chin-Hong Puah,Ibrahim Halil Eksi,2023-12-06 Topics discussed in this collection include financial inclusion in under served markets financial inclusion products and services financial inclusion for sustainable and responsible business micro small and medium sized business practices

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