

Access for All

Building Inclusive Financial Systems

Consultative Group to Assist the Poor
Brigit Helms

CAPITOLISING 16 YEARS OF CGAP EXPERIENCE

Access For All Building Inclusive Financial Systems

Lewis D. Solomon

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Access for All Brigit Helms, Consultative Group to Assist the Poorest, 2006 Microfinance has proven to be an effective tool for reducing poverty and helping poor people to improve their lives **Building Inclusive Financial Systems** Michael S. Barr, Anjali Kumar, Robert E. Litan, 2007-11-01 Broad based and inclusive financial systems significantly raise growth alleviate poverty and expand economic opportunity Households small enterprises and the rural poor often have difficulty obtaining financial services for a multitude of reasons including transaction costs perceived risk inadequate infrastructure and information barriers Yet many financial institutions are now making profitable inroads into underserved markets through formal banking investment in equities venture capital postal banks and microfinance Access to Finance addresses the challenges of making financial systems more inclusive emulating successful ventures in new markets and utilizing technologies and government policies to support the expansion of financial access The contributors examine many dimensions of financial access including Measuring financial access Understanding the impact of expanded access Examining alternative institutional models Exploring new technologies and information infrastructure Evaluating government policies toward outreach

Access for All Brigit Helms, 2018 **Social Sector Spending, Governance and Economic Development** Ramesh Chandra Das, 2023-02-20 Economic development depends heavily on the growth of social sectors like education healthcare gender equality as well as factors like income consumption investment and trade This book examines the interlinkages between development good governance and spending on social growth The book focuses on different areas of social growth public welfare and poverty reduction including managing human resources corruption in public institutions and public spaces as well as health and welfare measures The chapters in the volume highlight the role of government interventions in boosting human development particularly in developing countries in Asia and Africa and many developed countries in the post COVID scenario The book also examines the foundations of government spending on development and effective governance while underlining the impact which social growth has on the economy Rich in theoretical and empirical perspectives this book will be useful for students and researchers of economics sociology political studies public finance development studies as well as for policymakers and think tanks working in the areas of human development

Low-income Households' Access to Financial Services Nimal A. Fernando, 2007 **Beyond the Enclave** Godfrey Kanyenze, Timothy Kondo, 2011-07-26 Beyond the Enclave sets out to unravel the contradiction of a country Zimbabwe where a rich diverse resource base co exists with endemic poverty One reason lies in the colonial economy which was predicated on an ideology of white supremacy creating an enclave formal economy employing one fifth of the labour force Yet over three decades after independence the non formal segment has become even more entrenched This book assesses Zimbabwes economy through three main phases 1980 90 when a strong social policy framework proved difficult to sustain due to erratic growth and 1991 96 when structural adjustment demanded a market driven approach to development The third phase is

characterized by crisis management leading to policy inconsistencies and reversals. Not surprisingly such incoherence saw the economy descend into hyperinflation and paralysis in 2007/2008 leading to the signing of the Global Political Agreement in September 2008. In the absence of formal dollarization economic recovery after the adoption of the multi currency regime has remained fragile leaving an estimated 70 per cent of the population outside the banking system. This has further entrenched uneven enclave growth as the economy remains locked in a low income poverty trap. There is a need to facilitate transition towards formality to promote decent jobs. Furthermore a strategic developmental role for the state in the economy is now widely recognized as vital for development. Beyond the Enclave argues for a new approach to development in Zimbabwe based on pro poor and inclusive strategies which will contribute to the well being of all of its citizens and wise stewardship of its resources. It offers suggestions on policy formulation implementation monitoring and evaluation in all sectors designed to promote inclusive growth and humane development. Access to Financial Services in Nepal Aurora Ferrari, 2007. The publication presents the results of an access to financial services survey administered to Nepali households in 2005 and explains what hinders access by low income households and small businesses to financial institutions. The obstacles are identified on the basis of an in depth analysis of the performance of the microfinance sector and of selected banks.

The World Bank Research Observer, 2007. An assessment on the efficacy of delivery channels in group savings and loan scheme in Malawi Jericho Nyirenda, 2023-04-06 Bachelor Thesis from the year 2021 in the subject Economics Finance course BSc in Community Development language English abstract Group savings and loan scheme is a time bound accumulating savings and credit activity. It is an informal microfinance where there are no financial intermediaries. Self selected persons in a group of at least 15 to 30 people form a group to mobilize their own savings regularly in a pool and borrow from the pool fund and repay back the borrowed funds hereby referred to as loans with interest after a period usually between one and three months. On a date chosen by the members usually after about a year all the financial assets are divided among the members in proportion to each one's savings. This pay out is called the action audit. The groups normally reform immediately and start a new cycle of savings and lending. Non governmental organisations normally build the capacity of these groups to operate efficiently by training them on financial education especially on savings and loan management. More recently the significance of Savings and loan services reaching financially excluded populations with low cost easily accessible financial services has attracted interest of many stakeholders globally. There has been a move by nongovernmental organisations to improve the outreach to reach the very poor in remote areas of Malawi and Africa as a whole. Use of different delivery channels have been employed to achieve this objective. One of the key failures of the conventional microfinance has been its limited outreach to remote areas and poorer people in them especially in rural areas of Malawi. The study aimed at assessing the efficacy of the delivery channels in group savings and loan scheme outreach in Nkhata bay district in specific areas of Traditional Authority Mbwana. Four aspects of savings and loan outreach

were assessed people reached with the group savings and loan members satisfaction with the savings and loan services financial performance of the groups and effects of the group savings and loan to participating members The study used Rostow stages of economic growth and the graduation model theories These theories were used to measure if VSL members economic status grow from under development to development that is from traditional society to pre conditioning to take off then drive to maturity and finally to maturity and to further experiment if indeed families that are engaged in VSLAs are to graduate from extreme poverty to sustainable livelihoods *Creating Value for All*, 2008 The extreme prevalence of poverty in today's world calls us urgently for action Yet the poor harbour a potential for consumption production innovation and entrepreneurial activity that is largely untapped This report shows how entrepreneurs can serve the poor as clients and customers and can also include the poor as producers employees and business owners The report's main message Business with the poor can create value for all The publication draws on 50 specially commissioned case studies of businesses that have successfully included the poor despite the constraints and created value for all The cases afford the wealth of ideas for inclusive business models **Diasporas and Development** Barbara Jean Merz, Lincoln C. Chen, Peter F. Geithner, Harvard University, Global Equity Initiative, 2007 They are also sharing knowledge and skills learned or honed abroad

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