

1. Record Nr.	UNINA990005541530403321
Autore	Luzzatto, Gino <1878-1964>
Titolo	2.: L'eta contemporanea / Gino Luzzatto
Pubbl/distr/stampa	Padova : CEDAM, 1952
Edizione	[2. ed. agg. fino al 1950]
Descrizione fisica	XII, 566 p. ; 26 cm
Disciplina	330.903
Locazione	FLFBC FGBC
Collocazione	330.9 LUZ 1 (2) XV F 6 (2)
Lingua di pubblicazione	Italiano
Formato	Materiale a stampa
Livello bibliografico	Monografia

2. Record Nr.	UNINA9910462832703321
Titolo	Banking the world [[electronic resource] ] : empirical foundations of financial inclusion // edited by Robert Cull, Asli Demirguc-Kunt, and Jonathan Morduch
Pubbl/distr/stampa	Cambridge, Mass., : MIT Press, c2013
ISBN	0-262-30507-0 1-283-90641-4 0-262-30599-2
Descrizione fisica	1 online resource (519 p.)
Altri autori (Persone)	CullRobert J Demirguc-KuntAsl <1961-> MorduchJonathan
Disciplina	332.109172/4
Soggetti	Finance - Developing countries Banks and banking - Developing countries Financial institutions - Developing countries Electronic books.
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Contents; 1 Introduction: Banking the World; I Where Are We Now?; 2 Half the World Is Unbanked; II Better Data; 3 Cause and Effect of Financial Access: Cross-Country Evidence from the FinScope Surveys; 4 How to Ask Households about Financial Services: Experimental Evidence from Ghana and Timor-Leste; 5 Going with the Flow: Measuring Financial Usage in Poor Households; III Creating Impact; 6 The Economic Impact of Expanding Access to Finance in Mexico; 7 Finance and Hunger: Empirical Evidence of the Agricultural Productivity Channel 8 Entrepreneurial Finance in the Western Balkans: Characteristics of the Newly Self-Employed in Albania, Bosnia and Herzegovina, and Serbia IV Cautionary Tales; 9 The Impact of International Remittances on Income, Work Efforts, Poverty, and Inequality: Evidence from Vietnam Household Living Standard Surveys; 10 Mortgage Finance in Central and Eastern Europe - Opportunity or Burden?; V More than Products; 11 Measuring Personality Traits and Predicting Loan Default with Experiments and

Surveys; 12 Valuing Financial Literacy; 13 Use of Biometric Technology in Developing Countries  
14 Accessing Credit from Banks, Microfinance Institutions, and Informal Groups: What Is the Role of Social Capital? VI Conclusion; 15 Ten Research Questions; Contributors; Index

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Sommario/riassunto

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.

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