Record Nr. UNINA9910778264703321 Autore Demirguc-Kunt Asli <1961-> Titolo Finance for all? : : policies and pitfalls in expanding access / / [by Asli Demirguc-Kunt, Thorsten Beck, and Patrick Honohan] Washington, D.C.:,: World Bank,, c2008 Pubbl/distr/stampa **ISBN** 1-281-19146-9 9786611191467 0-8213-7292-0 Descrizione fisica xv, 246 pages: color illustrations;; 24 cm Collana A World Bank policy research report Altri autori (Persone) **BeckThorsten** HonohanPatrick Disciplina 332.109172/4 Soggetti Financial services industry - Developing countries Banks and banking - Developing countries Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Note generali Statement of responsibility from p. xiii. Nota di bibliografia Includes bibliographical references (p. 213-235) and index. Nota di contenuto Contents; Foreword; The Report Team; Abbreviations; Overview and Summary; Boxes; Figures; 1. Access to Finance and Development: Theory and Measurement; 2. Firms' Access to Finance: Entry, Growth, and Productivity; 3. Household Access to Finance: Poverty Alleviation and Risk Mitigation; 4. Government's Role in Facilitating Access; Data Appendix; References Sommario/riassunto Access to financial services varies sharply around the world. In many developing countries less than half the population has an account with a financial institution, and in most of Africa less than one in five households do. Lack of access to finance is often the critical mechanism for generating persistent income inequality, as well as slower growth. Finance for All?: Policies and Pitfalls in Expanding Access documents the extent of financial exclusion around the world; addresses the importance of access to financial services for growth, equity and poverty reduction; and discusses policy inte