

Assessing Financial Access in Brazil

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THE WORLD BANK

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**World Bank. Latin America and the
Caribbean Regional Office**



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Assessing Financial Access in Brazil Anjali Kumar, 2005-01-01 Access to financial services in Brazil has been relatively stable over the past ten years despite the banking sector contraction of the late 1990s Wide geographic variations in the supply of banking services by region and municipality are partly explained by differentials in income and population density On a cross country basis Brazil does not appear to be underbanked Looking at the use of financial services by different groups of consumers in Brazil differences in financial access across regions is confirmed but differences among richer and poorer neighborhoods can be as important Public financial institutions in Brazil deemed to be socially responsible appear to have served disadvantaged groups more than private banks on some measures and for some services However their role varies by type of service and in the case of some services public banks in fact may have better served the better off groups At the level of individuals the most important determinants of access to financial services are socio economic characteristics such as income wealth and education This may signify that in the presence of asymmetric information access to such services depends critically on client information and such characteristics provide a proxy for creditworthiness

Assessing Financial Access in Brazil Anjali Kumar, World Bank, 2005 Introduction The supply of bank services branches and service points Users of financial services a survey of urban individuals Analysis of survey results what explains access Summary of findings and policy implications *Book Review Index*, 2006 Every 3rd issue is a quarterly cumulation

Access to Financial Services in Brazil Anjali Kumar, 2005 There is an increasing awareness that access to financial services can contribute to economic growth and poverty reduction This study focuses on the delivery of financial services in Brazil one of the world's most important emerging financial markets It examines different aspects of financial service provision and explores approaches to address problems of financial exclusion Topics discussed include microfinance schemes private banking rural finance systems institutional infrastructure and the role of government policy

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