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DIRECTIONS IN DEVELOPMENT

Access to Financial Services in Brazil

A STUDY LED BY ANJALI KUMAR



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Publications Catalog World Bank,2005 **Forthcoming Books** Rose Arny,2004 Book Review Index ,2006 Every 3rd issue is a quarterly cumulation **Who's Who in Science and Engineering 2008-2009** Who's Who Marquis,Marquis Who's Who,2007-12 **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 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 *Brazil* Anjali Kumar,World Bank,Thorsten Beck,World Bank. Latin America and the Caribbean Regional Office,2004 **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 a 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 **Brazil : Access to Financial Services** ,2004 Brazil Weltbank,2013 This study seeks to evaluate present levels of access to financial services and government policies adopted which impact upon access Based on these findings it explores options for increased future access to financial services in Brazil The first section highlights the core conclusions to emerge from the study which would have implications for government policy The second section provides a guide to the thematic scope and content of the study and the third section describes the findings conclusions and recommendations of each section The overarching message to emerge from this study is that increased financial access would be promoted by sound overall macroeconomic and financial sector policy Beyond that the Government could and should undertake regulatory reforms to enable financial markets to function more smoothly and

undertake targeted policies to improve access. However, care should be taken to ensure that such targeted policies allow the excluded groups efficient participation in financial markets. This would direct the focus towards a review of incentives rather than public financing of special programs. The study points to a series of factors which affect volumes and costs of financial intermediation. It emphasizes that despite the absence of simple remedies, there are a series of areas in which actions can be taken which together would help expand access and lower its costs. Findings in the study suggest that while Brazil is not underbanked in terms of bank branch presence, disparities in financial access can be as significant between neighborhoods within a city as between regions of the country. Nonetheless, initial measures designed to expand access adopted over the last few years, especially for the microfinance and cooperative sectors and later for banking correspondents, were successful and pointed towards new modes of access to financial services. One form of alternative measures to the traditional programs include new instruments to offer possibilities for market-based expansion of services.

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