

Assessing Financial Access in Brazil

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Anjali Kumar, World Bank



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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 **Handbook of**

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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 *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 **OECD Trade Policy Studies Liberalisation and Universal Access to Basic Services**

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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. *Measuring Microfinance Access: Building on Existing Cross-country Data*, **Access to Financial Services** Stijn Claessens, 2005. This paper reviews the evidence on the importance of finance for economic well-being, provides data on the degree of use of basic financial services by households and firms across a sample of countries, assesses the desirability of more universal access, and overviews the macroeconomic, legal, and regulatory obstacles to access using general evidence and case studies. Although access to finance can be very beneficial, the data show that universal use is far from prevalent in many countries, especially developing countries. At the same time, universal access has generally not been a public policy objective and is surely not easily achievable in most countries.

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