

# Assessing Financial Access in Brazil

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THE WORLD BANK

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**S Nieto**



## **Assessing Financial Access In Brazil World Bank Working Papers:**

**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**

**BRICS and Emerging Economies** P. B. Anand, Shailaja Fennell, Flavio Comim, 2021 Ever since Jim O'Neill at Goldman Sachs coined the term BRICS in 2001 there have been many different assessments of these major emerging economies with some even proclaiming that the promise of the BRICS comprising Brazil Russia India China and South Africa is over However the so called arranged marriage still seems to be working well with the club having become a formal international forum with summit declarations ministerial meetings and numerous BRICS wide fora Is this euphoria misplaced Is there a BRICS model of economic and human development Are inequalities increasing and is this the denouncement of the economic successes The Handbook of BRICS and Emerging Economies presents a comprehensive and multi faceted analysis of the BRICS countries and other emerging economies exploring their economic social environmental and governance dimensions and other challenges It brings together multi disciplinary perspectives from more than fifty authors to examine how education contributed to the emergence of BRICS how BRICS are impacting African economies and how other emerging economies including Chile Mexico Turkey and others in Africa and Central Asia compare It observes the impact of governance challenges both within individual countries and in the forum for co operation amongst them what issues related to gender and identity based violence are prevalent and what the security implications are and the role of BRICS is in contributing to peace keeping operations **Building Inclusive Financial Systems** Michael S. Barr, Anjali Kumar, Robert E.

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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This volume explores whether and how trade liberalisation can contribute to achieving universal service goals in telecommunications water and sanitation financial services and electricity and the types of complementary policies that may be required Financial Sector Development and the Millennium Development Goals Stijn Claessens, Erik Feijen, 2007 This study investigates the relationship between financial sector development and progress in reaching the Millennium

Development Goals MDGs It assesses the contribution of countries financial sector development to achieving the MDGs The focus is on the relationships between financial development and economic welfare and growth and the following four MDG themes Poverty Education Health and Gender Equality In doing so the book reviews the theoretical channels surveys existing empirical evidence both cross country and case study evidence and provides new evidence Financial Sector Development and the Millennium Development Goals finds that financial development is an important driver for economic welfare in that it reduces the prevalence of income poverty and undernourishment In addition new evidence is provided of a positive association between financial development and health education and gender equality **Economia: Fall 2004: Journal of**

**the Latin American and Caribbean Economic Association** Andres Velasco, 2005-01-01 This semiannual journal from the Latin American and Caribbean Economic Association LACEA provides a forum for influential economists and policymakers to share high quality research directly applied to policy issues within and among those countries Contents Include The Impact of the Basel Accord on Bank Credit Growth A Cross Country Study Ralph Chami and Adolfo Barajas IMF and Thomas Cosimano University of Notre Dame Distributional Effects of Crises The Financial Channel Marina Halac and Sergio L Schmukler World Bank Growth and Adjustment in East Asia and Latin America Jos De Gregorio Banco Central de Chile and Jong Wha Lee Korea University Labor Market Adjustment in Chile Kevin Cowan Alejandro Micco and Carmen Pages IADB A Menu of Minimum Wage Variables for Evaluating Wage and Employment Effects Evidence from Brazil Sara Lemos University of Leicester **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. *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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