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## Financing Africa: Through the Crisis and Beyond

By Samuel Munzele Maimbo

World Bank Publications. Paperback. Book Condition: New. Paperback. 308 pages. Dimensions: 8.9in. x 5.9in. x 0.6in. Financing Africa takes stock of Africa's financial systems in light of recent changes in the global financial system including the greater risk aversion of international investors, a shift in economic and financial powers towards emerging markets and the regulatory reform debate - and the increasing role of technology. Using a wider and more detailed array of data than previous publications, we observe a trend towards financial deepening, more stability and more inclusion leading up to the crisis; serious challenges, however, continue, including limited access to financial services, focus on short-term contracts and hidden fragility, related to weak regulatory frameworks, undue government interference and governance deficiencies. Our policy analysis therefore focuses on (i) expanding outreach, (ii) fostering long-term finance and (iii) improving regulation and supervision. We identify the positive role of innovation and competition, a stronger focus on non-traditional financial service providers, and more emphasis on demand-side constraints as priority areas for policy actions. Specifically, competition from new players outside the banking system, including telecomm companies can increase outreach with technological innovation that changes the economics of retail finance. Moving beyond national stock exchanges that...



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