

# Financial Inclusion

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The following is material to consider for your syllabus. Specifically, there is:

- 1 Scholarly writing on financial inclusion written by diverse scholars and experts
- 2 Scholarly writing providing geographic variety and geographically varied perspectives
- 3 Studies and analyses examining diversity, equity and inclusion-related dimensions of financial inclusion

This is a living document; resources will be added and altered over time to ensure timeliness and quality. We would welcome your contributions and feedback.

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## GENERAL DISCUSSIONS OF FINANCIAL INCLUSION BY DIVERSE SCHOLARS

[Demirguc-Kunt, Asli, Leora Klapper, and Dorothe Singer. "Financial Inclusion and Inclusive Growth: A Review of Recent Empirical Evidence." World Bank, 2017.](#)

Key words: consumer finance, financial inclusion, financial institutions, government policy and regulation

[Gabor, Daniela, and Sally Brooks. "The Digital Revolution in Financial Inclusion: International Development in the Fintech Era." New Political Economy 22, no. 4 \(2016\): 423–36.](#)

Key words: international development, financial inclusion, fintech, digital technologies, financialization, behavioral economics

[Kim, Dai-Won, Jung-Suk Yu, and M. Kabir Hassan. "Financial Inclusion and Economic Growth in OIC Countries." Research in International Business and Finance 43 \(January 2018\): 1–14.](#)

Key words: financial inclusion, economic growth, dynamic panel estimation

[Ozili, Peterson K. "Financial Inclusion Research around the World: A Review." \*Forum for Social Economics\* 38, no. 4 \(2020\).](#)

Key words: financial inclusion, poverty reduction, economic cycle, systemic risk, fintech

[Sarma, Mandira, and Jesim Pais. "Financial Inclusion and Development." \*Journal of International Development\* 23, no. 5 \(2011\).](#)

Key words: financial inclusion, development, country specific factors

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## REGION-SPECIFIC DISCUSSIONS OF FINANCIAL INCLUSION BY DIVERSE SCHOLARS

[Ali, Hassnian, and Rose Abdullah. "Fintech and Financial Inclusion in Pakistan: An Exploratory Study." \*Palgrave Studies in Islamic Banking, Finance, and Economics\* 1 \(2020\): 159–92.](#)

Key words: financial inclusion, fintech, Pakistan, digital finance, shariah

[Khan, Tasneema, and Sadia Noor Khan. "Effectiveness of Agent Banking as a Financial Inclusion Tool in Bangladesh." \*Journal of Banking and Financial Services\* 11, no. 2 \(2019\): 161–82.](#)

Key words: agent banking, Financial Inclusion, Bangladesh

[Mugo, Matu, and Evelyne Kilonzo. "Community-Level Impacts of Financial Inclusion in Kenya with Particular Focus on Poverty Eradication and Employment Creation." \*United Nations\*, 2017.](#)

Key words: financial inclusion, reform, microfinance banks, markets, GDP, Kenya

[Okello, George, Candiya Bongomin, Joseph Ntayi, John C. Munene, and Charles Akol Malinga. "Mobile Money and Financial Inclusion in Sub-Saharan Africa: the Moderating Role of Social Networks." \*Journal of African Business\*, 2018, 361–84.](#)

Key words: mobile money services, financial inclusion, rural Uganda, sub-Saharan Africa, network ties

[Young-Park, Cyn, and Rogelio Mercado. "Financial Inclusion, Poverty, and Income Inequality in Developing Asia." \*Asian Development Bank Economics Working Paper Series No. 426\*, 2018.](#)

Key words: financial inclusion, developing Asia, poverty, income inequality

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## **INTERSECTIONS: DEI & FINANCIAL INCLUSION**

[Ghosh, Saibal, and D. Vinod. "What Constrains Financial Inclusion for Women? Evidence from Indian Micro Data." \*World Development\* 92 \(2017\): 60–81.](#)

Key words: gender, financial inclusion, discrimination, India

[Panchasara, Bhavik. "Financial Inclusion and Lower Income Minorities: A Study of Banaskantha District of Gujarat." \*A Journal of Interest Free Microfinance\* 5, no. 1 \(2017\).](#)

Key words: minorities, low income, financial inclusion, Gujarat

[Raja, Deepti Samant. "Bridging the Disability Divide through Digital Technologies." \*World Bank Development Report, 2016.\*](#)

Key words: information and communication technology, persons with disabilities, development

[Siddik, Nur Alam. "Does Financial Inclusion Promote Women Empowerment? Evidence from Bangladesh." \*Applied Economics and Finance\* 4, no. 4 \(2017\).](#)

Key words: financial inclusion, rural, women empowerment, Bangladesh