Preface

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Financial inclusion and related financial development issues have become important topics and the focus of government policy in many countries. The motivation of this volume is to provide a set of papers on various dimensions of financial inclusion, in the broad context of how households and firms are able to access (and use) the services of financial institutions, markets and instruments in national economies as well as globally. The international focus of the volume is represented by chapters authored by distinguished scholars from several countries, including Canada, Chile, China, Cote d'Ivoire, Ghana, Israel, Kenya, Malawi, the Netherlands, Senegal, South Africa, the United Arab Emirates and the UK. Several of the authors have had considerable policy and practitioner experience, including roles in advising governments, regulatory authorities and development agencies in the area of financial inclusion. Our main contribution as editors of the volume has been to identify and invite a wide range of distinguished and experienced scholars, researchers and policy-makers to write the results of their theoretical and empirical research in the area of inclusive financial development.

Several of the empirical papers in this volume represent research undertaken under the research grant (ES/N013344/2) from the Economic and Social Research Council and the UK's Foreign, Commonwealth and Development Office on "Delivering Inclusive Financial Development and Growth". Understanding how inclusive finance can deliver inclusive economic development and growth is a key issue, particularly (though not exclusively) in developing countries where there is an urgent need to promote inclusive growth and economic well-being through measures designed to mitigate barriers to financial inclusion. The chapters address these questions based on evidence obtained from rigorous research analysis. Some of the chapters investigate how financial inclusion can be aided by new technology and innovation.

The book has also been designed to recognise the important work in this area (and in financial development in developing countries more generally) of Professor Christopher Green of Loughborough University, on his retirement after several decades of internationally recognised research in this area, the

supervision of a countless number of PhD students and papers presented at many international events. He has made outstanding research contributions to our understanding of economic and financial development and the links between them. He has also been an inspiring and dedicated teacher at several universities in the UK and other countries, notably in Africa. This has also enabled him to give valuable consultancy advice to governments and other agencies.

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