



African Finance in the Twenty-First Century

Geneviève Verdier, Marc Quintyn

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Financial sector development in sub-Saharan Africa continues to lag behind the rest of the world, despite some recent positive achievements. There is a growing consensus that financial development fosters economic growth, so why has more not been done to spur financial advancement in Africa? This book is one of the few that tackles the debate of financial development in Africa head on. It stems from the proceedings of a high-level conference organized by the IMF Institute with contributions by experts from official agencies in Africa, international financial institutions, the private sector, and academia. The book begins by presenting the reader with compelling theoretical perspectives on the determinants of financial growth, empirical analyses of the impediments to financial growth and overviews of developments in individual sectors. It discusses policy issues related to financial sector stability, regulation and supervision. The final part investigates how specific measures can create room for financial growth, even when the broader institutional framework remains weak. Case studies demonstrate how individual countries have tried to stimulate financial development, or how specific measures, such as the establishment of credit reporting systems, can generate a positive impact on financial growth. Everyone interested or involved in deepening finance in Africa will find information and inspiration in this insightful collection of papers.

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