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Financing Africa: Through the Crisis and Beyond

Thorsten Beck, Samuel Munzele Maimbo, Issa Faye, Thouraya Triki

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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 are not sustainable in most African countries towards regional solutions and over-the-counter trades can help foster long-term finance, as can addressing governance challenges in contractual savings institutions, including life insurance companies and pension funds. Finally, there is a need to look beyond supply-side constraints towards users of financial services, focusing more on financial literacy of households and firms, but also consumer protection. In formulating policy messages, we carefully distinguish between different country groupings, differentiating – among others – between low- and middle-income and small and larger economies, with a special focus on resource-based economies and post-conflict countries.

This book reaches out to both policy makers concerned about a more inclusive and effective financial system and other stakeholders, including practitioners and development partners. With this book we aim to contribute to the on-going financial sector debate on Africa, with the ultimate goal of faster economic development and poverty reduction.

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