INDEX

Access to Finance surveys (A2FS), 39–40 Afghanistan, 54–55 Artificial intelligence, 52–53 Augmented/virtual reality, 52–53 Automated teller machines (ATMs), 52	Caribbean, 9–11 China, 21–22, 59–60 Cloud computing, 52–53 Data sources, 53–55 Deposit and Credit Guarantee Fund Act (DCGF), 20–21 Development finance
Bangladesh, 9–11, 12–13, 54–55 daily household expenses, 70–71	institutions (DFIs), 22–23 Digital applications, 48 Digital financial services
financial sector, 22–23 Grameen Bank, 27–28	(DFS), 7–8, 52–53, 76–77 access and usage,
index, 31 internet connectivity and	61–64 challenges and
usage, 65–66 mobile money usage, 57–58	constraints, 62–72 South Asia, 55–62
Bhutan, 9–11, 30–31 Big data, 52–53 Biometric technologies,	Digital payments, 5–6, 21–22, 51–52 Distributed ledger
52–53 BRICS, 21–22, 24–25, 46–47	technology (blockchain), 52–53

108 Index

Economic growth, 3, 17–18, 73–74	Global Banking Alliance,
Electronic payment	Global trends, 36–38
solutions, 48	Human capital, 3-4, 8
Female literacy rate, 14 Finance, 3–8, 36–38 Financial access index, 29–32 Financial Access Survey (FAS), 31, 37, 53–54 Financial development, 18–20 Financial inclusion, 5–6, 51–52, 76 digitization, 7–8 issues, 28–29 South Asia, 23–28 Financial Inclusion Campaign, 25 Financial Inclusion Insights Survey (FIIS), 54–55, 57–58 Financial institution, 2–3 Financial intermediaries, 1 Financial sector, 5–6 fintech, 52–53 South Asia, 17–23, 75	India, 9–13, 18–20, 54–55 bank accounts, 25 daily household expenses, 70–71 financial sector, 22–23 gender gap, 60 internet connectivity and usage, 65–66 mobile money, 58–59 National Family Health Survey (NFHS), 61 non-performing loans (NPLs), 75 women hold accounts, 39, 42 Inherited gender bias, 45 Institutional development indicators, 20–21 Internet of Things, 52–53
Financial stability, 18–20	Kenya, 5–6, 48, 55–56
Fintech, 52–53 G20 countries, 56–57, 66–67 Gender disaggregated data,	Labour market, 3–4 Latin America, 9–11 Low financial literacy, 66–67
61–62 Gender gap, 36–37, 59–60 Gender inequality, 73–74 access to finance, 4–5 opportunities, 3–4	Macroeconomy, 3–5 Malaysia, 11 Microfinance, 22–23, 27–28, 35–36

Index 109

Micro, small and medium	Pakistan, 9–11, 54–55, 70
enterprises (MSME),	banking sector, 22-23
43	financial access to
Mobile banking, 6–7, 48, 52	women, 38–39
Mobile Internet, 59–60	mobile money accounts,
Mobile money, <i>5</i> – <i>6</i> , 31,	56–57
57–58	mobile ownership gap,
Mobilink JazzCash,	60
56–57	National Financial
M-Pawa, 48	Inclusion Strategy
M-Pesa, 48, 55–56	(NFIS), 26–27
M-Shawri, 48	secondary education, 24
Multidimensional poverty,	Philippines, 11
11–12	Point of Sale (POS), 21–22
NI COLUMN TO THE TAIL	Prime Minister Jan Dhan
National Family Health	Yojana (PMJDY),
Survey (NFHS), 61	25–26
National Financial	Property right restrictions,
Inclusion Mission,	45–46
25 National Elemental	D. 1 T C
National Financial	Real-Time Gross
Inclusion Strategy	Settlements, 20–21
(NFIS), 26–27	Risk averseness, 4–5
Nepal, 9–11	Self-perception, 44
financial inclusion, 26–27	Sex Discrimination Act
financial sector, 18	1975, 46–47
	Socio-cultural barriers, 48
internet connectivity and usage, 65-66	South Asia, 8, 73-74
private sector and M2/	development indicators,
GDP ratio, 18–20	9–10
women savings, 41	digital financial services
Nepal Rastra Bank Act	(DFS), 55–59
Amendment	facts, 9–15
(NRBAA) Bill,	financial inclusion,
20–21	23–28
Non-performing loans	financial sector, 17-23
(NPLs), 20, 75	population size, 9
(111 123), 20, 73	trends, 38–43

110 Index

women entrepreneurship,	Vietnam, 11
43–48 Sri Lanka, 9–11 financial sector, 18 internet connectivity and usage, 65–66 Sub-Saharan Africa, 9–11, 36–37 Substantial gap, 36–37	Women digital financial services (DFS), 59–62 entrepreneurship, 43–48 financial inclusion, 5–8, 28–29 limited access of
Technology, 5–8, 48 Telenor Easypaisa, 56–57	resources, 3–4 paid workforce, 3–5
Trade integration, 9–11	poor access, 3–4
UBL Omni, 56–57 United States Equal Credit Opportunity Act 1974, 46–47 Urbanization levels, 13	risk averseness, 4–5 World Bank's global findex database, 2–3, 23–24, 36