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Original Article

Regulating New Banking Models to Bring Financial Services to All

Claire Alexandre, Ignacio Mas & Daniel Radcliffe

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Abstract

In parts of Africa, only one in five people have access to traditional banking services. In Latin America only one in three do. Claire Alexandre, Ignacio Mas, and Daniel Radcliffe of the Bill and Melinda Gates Foundation say this need not be the case. The technology exists to make banking available at traditional retail outlets and thus spread access dramatically. For this to happen, regulations need changing. They tell us what they would do.

Related Research Data

Finance, inequality and the poor

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[Expanding Microenterprise Credit Access: Using Randomized Supply Decisions to Estimate the Impacts in Manila](#)

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[Chapter 12 Finance and Growth: Theory and Evidence](#)

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