

Customers Perception Of Agency Banking In Kenya Case

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Escalation Management in International Crises - Jonathan Wilkenfeld 2023-02-14

Based on cutting-edge research by an interdisciplinary team of academics and policy analysts, this insightful and timely book considers the role of great power competition in what has come to be known as gray zone conflict. Taking the 2022 Russian invasion of Ukraine as a backdrop for some of its critical evaluation, it also examines US and NATO approaches to the management of escalation in asymmetric conflicts, and proposes innovative tools for managing crises in the future.

Law and Regulation of Mobile Payment Systems - Joy Malala 2017-11-28

Over the last ten years mobile payment systems have revolutionised banking in some countries in Africa. In Kenya the introduction of M-Pesa, a new financial services model, has transformed the banking and financial services industry. Giving the unbanked majority access to the financial services market it has attracted over 18 million subscribers which is remarkable given that fewer than 4 million people in Kenya have bank accounts. This book addresses the legal and regulatory issues arising out of the introduction of M-Pesa in Kenya and its drive towards financial inclusion. It considers the interaction between regulation and technological innovation with a particular focus on the regulatory tools, institutional arrangements and government decisional processes through the examination as a whole of its regulatory capacity. This is done with a view to understanding the regulatory capacity of Kenya in addressing the vulnerabilities presented by technological innovation in the financial industry for consumers after financial inclusion. It also examines the way that mobile payments have been regulated by criticising the piecemeal approach that the Central Bank of Kenya has taken in addressing the legal and regulatory issues presented by mobile payments. The book argues there are significant gaps in the regulatory regime of mobile banking in Kenya.

Business Research Methods - S Sreejesh 2013-07-31

Since research is best learned by doing, this book emphasizes a hands-on, do-it yourself approach. The readers have many opportunities to see how business researches affect and support management decision. The book used a case study approach for all the chapters with interactive videos. The book gave emphasis to quantitative data analysis using a software program, IBM SPSS 20.0. The data analysis chapters illustrate in detail each step in running the software programs. The software programs files are provided for all data sets: outputs, demonstration movies, and screen captures are on the Website. This book provides students most extensive help available to learn quantitative data analysis using SPSS. Thus, the authors prepared this textbook and all the additional materials to help the students to understand the functional principles of business research and how to apply them in real-life situations.

Microfinance Handbook - Joanna Ledgerwood 1998-12-01

The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

Delivering Quality Service - Valarie A. Zeithaml 2010-05-11

Excellence in customer service is the hallmark of success in service industries and among manufacturers of products that require reliable service. But what exactly is excellent service? It is the ability to deliver what you promise, say the authors, but first you must determine what you can promise. Building on seven years of research on service quality, they construct a model that, by balancing a customer's perceptions of the value of a particular service with the customer's need for that service, provides brilliant theoretical insight into customer expectations and service delivery. For example, Florida Power & Light has developed a sophisticated, computer-based lightning tracking system to anticipate where weather-related service interruptions might occur and strategically position crews at these locations to quicken recovery response time. Offering a service

that customers expect to be available at all times and that they will miss only when the lights go out, FPL focuses its energies on matching customer perceptions with potential need. Deluxe Corporation, America's highly successful check printer, regularly exceeds its customers' expectations by shipping nearly 95% of all orders by the day after the orders were received. Deluxe even put U.S. Postal Service stations inside its plants to speed up delivery time. Customer expectations change over time. To anticipate these changes, Metropolitan Life Insurance Company regularly monitors the expectations and perceptions of their customers, using focus group interviews and the authors' 22-item generic SERVQUAL questionnaire, which is customized by adding questions covering specific aspects of service they wish to track. The authors' groundbreaking model, which tracks the five attributes of quality service -- reliability, empathy, assurance, responsiveness, and tangibles -- goes right to the heart of the tendency to overpromise. By comparing customer perceptions with expectations, the model provides marketing managers with a two-part measure of perceived quality that, for the first time, enables them to segment a market into groups with different service expectations.

Bulletin of the Atomic Scientists - 1985-09

The Future of the Public's Health in the 21st Century - Institute of Medicine 2003-02-01

The anthrax incidents following the 9/11 terrorist attacks put the spotlight on the nation's public health agencies, placing it under an unprecedented scrutiny that added new dimensions to the complex issues considered in this report. The Future of the Public's Health in the 21st Century reaffirms the vision of Healthy People 2010, and outlines a systems approach to assuring the nation's health in practice, research, and policy. This approach focuses on joining the unique resources and perspectives of diverse sectors and entities and challenges these groups to work in a concerted, strategic way to promote and protect the public's health. Focusing on diverse partnerships as the framework for public health, the book discusses: The need for a shift from an individual to a population-based approach in practice, research, policy, and community engagement. The status of the governmental public health infrastructure and what needs to be improved, including its interface with the health care delivery system. The roles nongovernment actors, such as academia, business, local communities and the media can play in creating a healthy nation. Providing an accessible analysis, this book will be important to public health policy-makers and practitioners, business and community leaders, health advocates, educators and journalists.

Inclusive Growth - Howard Thomas 2019-04-10

The book outlines a journey from enabling models of government and business to strategies for creating both financial and social inclusion and entrepreneurship as mechanisms for sustainable and inclusive growth.

50 Years of Central Banking in Kenya - Patrick Njoroge 2021-04-01

Documenting important milestones in the epic journey traversed by the Central Bank of Kenya (CBK) over the last 50 years, 50 Years of Central Banking in Kenya puts into perspective the evolution of central banking globally and within the East African region, and contemplates future prospects and challenges. The volume is timely, mainly because within the last 50 years the global financial landscape has shifted. Central bankers have expanded their mandates, beyond the singular focus on inflation, and consider economic growth as their other important objective. Bank regulation has moved from Basel I, to Basel II, and some countries have fully migrated to Basel III while some are still at the cross-roads. 50 Years of Central Banking in Kenya captures the wide-ranging discussions on central banking, from a symposium to celebrate the 50 year anniversary on 13 September 2016 in Nairobi. The participants at the symposium included current and former central bank governors from Kenya and the East Africa region, high level officials from multilateral financial institutions, policy makers, executives of commercial banks in Kenya, private sector practitioners, civil society agents, executives and researchers from think tanks based in Kenya and the Africa region, leading academics in banking and finance, and university students. Beyond the symposium, the volume highlights the evolution of specific functions of CBK over the last 50 years (such as monetary policy, bank regulation, and payments system), as well as developments in Kenya's financial system which strongly relate to the functionality of CBK, such as financial innovation, the evolution of financial markets, and non-bank financial institutions in Kenya.

Payment Systems in Denmark - Danmarks nationalbank 2005

Retail Banking 2020 - John Garvey, PwC (US) Global Banking and Capital Markets Leader 2014-03-14

Powerful forces are reshaping the banking industry. Customer expectations, technological capabilities, regulatory requirements, demographics and economics are together creating an imperative to change. Banks need to get ahead of these challenges and retool to win in the next era. Banks must not only execute on today's imperatives, but also radically innovate and transform themselves for the future.

Expanding Bank Outreach Through Retail Partnerships - 2006-01-01

"This paper explores the extent to which formal, regulated financial institutions such as banks have been able to partner with "correspondents"- commercial entities whose primary objective and business is other than the provision of financial services. The paper illustrates the case of Brazil, where banks recently have developed extensive networks of such correspondents. Such arrangements result in lower costs and shared risks for participating financial institutions, making these arrangements an attractive vehicle for outreach to the underserved. Correspondent banking requires an enabling environment to emerge, and poses some

regulatory challenges and some increase in risk. While there are reasons why this model was particularly successful in Brazil, it may be replicable elsewhere if appropriate regulatory adjustments are undertaken."

The Global Findex Database 2017 - Asli Demirguc-Kunt 2018-04-19

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalfindex.

Dynamic Perspectives on Globalization and Sustainable Business in Asia - Ordoñez de Pablos, Patricia 2018-10-26

In the increasingly turbulent political climate, there has been growing interest in economic and international relations with Asia. Understanding the business practices in countries of this region, particularly uncertainties, risks, and opportunities associated with doing business in Asia, will be key for competing in a global economy. Dynamic Perspectives on Globalization and Sustainable Business in Asia provides perspectives on the challenges and opportunities of business growth in Asia with strategic insights on knowledge production, innovation, and disruptive technologies. Featuring coverage on a broad range of topics such as consumer behavior, financial literacy, and value perception, this book is ideally designed for academicians, researchers, government officials, policymakers, and practitioners seeking current research on the development of networks to support competitive advantage in the global economy and viable enterprises.

Modern African Banking Cases - Alan Milner 1973

Families Caring for an Aging America - National Academies of Sciences, Engineering, and Medicine 2016-11-08

Family caregiving affects millions of Americans every day, in all walks of life. At least 17.7 million individuals in the United States are caregivers of an older adult with a health or functional limitation. The nation's family caregivers provide the lion's share of long-term care for our older adult population. They are also central to older adults' access to and receipt of health care and community-based social services. Yet the need to recognize and support caregivers is among the least appreciated challenges facing the aging U.S. population. Families Caring for an Aging America examines the prevalence and nature of family caregiving of older adults and the available evidence on the effectiveness of programs, supports, and other interventions designed to support family caregivers. This report also assesses and recommends policies to address the needs of family caregivers and to minimize the barriers that they encounter in trying to meet the needs of older adults.

Use of Partial Least Squares (PLS) in Strategic Management Research - Hulland, John S 1995

Handbook of Microfinance, Financial Inclusion and Development - Valentina Hartarska 2023-02-14

This timely Handbook collates a range of evidence from top scholars in the field to help readers understand who microfinance reaches, how it helps, and why clients come back. It offers updated views on important concepts that enable a broader framework for understanding poverty and the corresponding financial needs of poor households.

The Political Economy of Bank Regulation in Developing Countries - Emily Jones 2020

This is an open access title available under the terms of a CC BY-NC-ND 4.0 International licence. It is free to read at Oxford Scholarship Online and offered as a free PDF download from OUP and selected open access locations. International banking standards are intended for the regulation of large, complex, risk-taking international banks with trillions of dollars in assets and operations across the globe. Yet they are being implemented in countries with nascent financial markets and small banks that have yet to venture into international markets. Why is this? This book develops a new framework to explain regulatory interdependence between countries in the core and the periphery of the global financial system. Drawing on in-depth analysis of eleven countries across Africa, Asia, and Latin America, it shows how financial globalisation generates strong reputational and competitive incentives for developing countries to converge on international standards. It explains how specific cross-border relations between regulators, politicians, and

banks within developing countries, and international actors including investors, peer regulators, and international financial institutions, generate regulatory interdependence. It explains why some configurations of domestic politics and forms of integration into global finance generate convergence with international standards, while other configurations lead to divergence. This book contributes to our understanding of the ways in which governments and firms in the core of global finance powerfully shape regulatory decisions in the periphery, and the ways that governments and firms from peripheral developing countries manoeuvre within the constraints and opportunities created by financial globalisation.

Digital Financial Inclusion and Regulation - Ogochukwu Monye 2022-10-20

This book explores the various considerations for achieving an effective regulatory strategy to improve financial access and usage in Nigeria and beyond. Gaps in the legal and institutional framework for digital financial services (DFS) as well as the barriers that contribute to financial exclusion are identified as are the policy changes needed to provide more extensive, accessible and sustainable financial inclusion value. In addition, the book covers divergent themes around the use of and insights for regulating industry financial services providers and challenger entities that herald industry disruption. The book adopts three research methods. The doctrinal research method is used to buttress the law and development analysis and the themes around regulation, adoption and usage of financial services. To elucidate the application of financial innovations, comparative case studies are drawn from selected jurisdictions including Kenya, South Africa, Ghana, The Philippines, Brazil, Mexico, Uganda, Pakistan, India, and Bangladesh. Lastly, using the empirical research method, the author reports the burden experienced by the residents of a community without banks in accessing finance. Included in this discussion are the barriers to finance as well as the coping strategies adopted by the community residents to access formal and informal finance.

The Oxford Companion to the Economics of South Africa - Haroon Borat 2014-11-27

In 1994 South Africa saw the end of apartheid. The new era of political freedom was seen as the foundation for economic prosperity and inclusion. The last two decades have seen mixed results. Economic growth has been volatile. While inequalities in public services have been reduced, income inequality has increased, and poverty has remained stagnant. As the twentieth anniversary of the transition to democracy approaches in 2014, the economic policy debates in South Africa are in full flow. They combine a stocktake of the various programs of the last two decades with a forward looking discussion of strategy in the face of an ever open but volatile global economy. Underlying the discourse are basic and often unresolved differences on an appropriate strategy for an economy like South Africa, with a strong natural resource base but with deeply entrenched inherited inequalities, especially across race. This volume contributes to the policy and analytical

debate by pulling together perspectives on a range of issues: micro, macro, sectoral, country wide and global, from leading economists working on South Africa. Other than the requirement that it be analytical and not polemical, the contributors were given freedom to put forward their particular perspective on their topic. The economists invited are from within South Africa and from outside; from academia and the policy world; from international and national level economic policy agencies. The contributors include recognized world leaders in South African economic analysis, as well as the very best of the younger crop of economists who are working on the study of South Africa, the next generation of leaders in thought and policy.

Global Jurisprudential Apartheid in the Twenty-First Century - Artwell Nhemachena 2021-09-27

Includes bibliographical references and index

Handbook of Research in International Marketing - Subhash C. Jain 2011

The global expansion of business has generated a tremendous interest among scholars, but there remains a strong need for theoretical insights into conducting marketing operations abroad. This thoroughly revised edition addresses this lack in the extant literature. The book consists of insights from leading scholars in international marketing, working not only to advance the theoretical underpinnings of today's most important international marketing issues, but also to provide insights for how the field of scholarship and practice of international marketing might develop in the future. The authors, top scholars from around the world, provide useful theoretical insights designed to stimulate contemplation and discussion, and to provide guidelines for future research on international marketing. The volume includes coverage of topics in four main areas: Part I looks at global branding while Part II examines issues of marketing strategy on a world stage. Part III offers chapters on cultural issues and the book closes with a more detailed look at marketing at the bottom of the pyramid in Part IV. Scholars and students in marketing and international business will find much of value in this comprehensive volume.

Strengthening Forensic Science in the United States - National Research Council 2009-07-29

Scores of talented and dedicated people serve the forensic science community, performing vitally important work. However, they are often constrained by lack of adequate resources, sound policies, and national support. It is clear that change and advancements, both systematic and scientific, are needed in a number of forensic science disciplines to ensure the reliability of work, establish enforceable standards, and promote best practices with consistent application. Strengthening Forensic Science in the United States: A Path Forward provides a detailed plan for addressing these needs and suggests the creation of a new government entity, the National Institute of Forensic Science, to establish and enforce standards within the forensic science community. The benefits of improving and regulating the forensic science disciplines are clear:

assisting law enforcement officials, enhancing homeland security, and reducing the risk of wrongful conviction and exoneration. *Strengthening Forensic Science in the United States* gives a full account of what is needed to advance the forensic science disciplines, including upgrading of systems and organizational structures, better training, widespread adoption of uniform and enforceable best practices, and mandatory certification and accreditation programs. While this book provides an essential call-to-action for congress and policy makers, it also serves as a vital tool for law enforcement agencies, criminal prosecutors and attorneys, and forensic science educators.

The Mobile Commerce Prospects - Rajnish Tiwari 2007

Mobile Payments, Consumer Policy and the Law - Nwanneka V. Ezechukwu 2023-03-17

Mobile technology offers an innovative and cost-effective channel for delivering a range of financial services, including mobile payments. In some jurisdictions, mobile payments simply provide a convenient option for facilitating payment transactions. In other jurisdictions, mobile payments are viewed as potentially transformative because they present an opportunity to expand access to financial services. However, as with other innovations, mobile payments raise consumer protection concerns and require robust regulatory mechanisms to address such concerns. Against this backdrop, the book adopts a typology of consumer policy tools which can be used to address the identified consumer concerns. This typology guides the enquiry into the existing consumer protection frameworks applying to mobile payments in selected jurisdictions (Canada, Kenya, and the United Kingdom). The main objective of this endeavour is to identify best practices that national authorities seeking to leverage mobile payments and similar innovations can emulate. This book will be of interest to policymakers, regulators, industry stakeholders, students, and scholars interested in the regulation of innovative financial services, particularly from a consumer protection perspective.

World Social Report 2020 - Department of Economic and Social Affairs 2020-02-14

This report examines the links between inequality and other major global trends (or megatrends), with a focus on technological change, climate change, urbanization and international migration. The analysis pays particular attention to poverty and labour market trends, as they mediate the distributional impacts of the major trends selected. It also provides policy recommendations to manage these megatrends in an equitable manner and considers the policy implications, so as to reduce inequalities and support their implementation.

Importing Into the United States - U. S. Customs and Border Protection 2015-10-12

Explains process of importing goods into the U.S., including informed compliance, invoices, duty assessments, classification and value, marking requirements, etc.

Inside Inequality in the Arab Republic of Egypt - Paolo Verme 2014-04-16

This book joins four papers prepared in the framework of the Egypt inequality study financed by the World Bank. The first paper prepared by Sherine Al-Shawarby reviews the studies on inequality in Egypt since the 1950s with the double objective of illustrating the importance attributed to inequality through time and of presenting and compare the main published statistics on inequality. To our knowledge, this is the first time that such a comprehensive review is carried. The second paper prepared by Branko Milanovic turns to the global and spatial dimensions of inequality. The objective here is to put Egypt inequality in the global context and better understand the origin and size of spatial inequalities within Egypt using different forms of measurement across regions and urban and rural areas. The Egyptian society remains deeply divided across space and in terms of welfare and this study unveils some of the hidden features of this inequality. The third paper prepared by Paolo Verme studies facts and perceptions of inequality during the period 2000-2009, the period that preceded the Egyptian revolution. The objective of this part is to provide some initial elements that could explain the apparent mismatch between inequality measured with household surveys and inequality aversion measured by values surveys. No such study has been carried out before in the Middle-East and North-Africa (MENA) region and this seemed a particular important and timely topic to address in the light of the unfolding developments in the Arab region. The fourth paper prepared by Sahar El Tawila, May Gadallah and Enas Ali A. El-Majeed assesses the state of poverty and inequality among the poorest villages of Egypt. The paper attempts to explain the level of inequality in an effort to disentangle those factors that derive from household abilities from those factors that derive from local opportunities. This is the first time that such study is conducted in Egypt. The book should be of interest to any observer of the political and economic evolution of the Arab region in the past few years and to poverty and inequality specialists that wish to have a deeper understanding of the distribution of incomes in Egypt and other countries in the MENA region.

Human Resource Management - Robert N. Lussier 2017-11-30

Whether your students are HRM majors or general business majors, *Human Resource Management: Functions, Applications, and Skill Development, Third Edition*, will help them build the skills they need to recruit, select, train, and develop talent. Bestselling authors Robert N. Lussier and John R. Hendon explore the important strategic function HR plays in today's organizations. A wide variety of applications, self-assessments, and experiential exercises keep students engaged and help them see the relevancy of HR as they learn skills they can use in their personal and professional lives. A Complete Teaching & Learning Package SAGE Premium Video Included in the interactive eBook! SAGE Premium Video tools and resources boost comprehension and bolster analysis and illustrate HRM in action. Watch this video on Culture Shock for

a preview. Learn more. Interactive eBook Includes access to SAGE Premium Video, multimedia tools, and much more! Save when you bundle the interactive eBook with the new edition. Order using bundle ISBN: 978-1-5443-2106-6. Learn more. SAGE coursepacks FREE! Easily import our quality instructor and student resource content into your school's learning management system (LMS) and save time. Learn more. SAGE edge FREE online resources for students that make learning easier. See how your students benefit.

Banking the World - Robert J. Cull 2013

About 2.5 billion adults, just over half the world's adult population, lack bank accounts.

Global Trends 2040 - National Intelligence Council 2021-03

"The ongoing COVID-19 pandemic marks the most significant, singular global disruption since World War II, with health, economic, political, and security implications that will ripple for years to come." -Global Trends 2040 (2021) Global Trends 2040-A More Contested World (2021), released by the US National Intelligence Council, is the latest report in its series of reports starting in 1997 about megatrends and the world's future. This report, strongly influenced by the COVID-19 pandemic, paints a bleak picture of the future and describes a contested, fragmented and turbulent world. It specifically discusses the four main trends that will shape tomorrow's world: - Demographics-by 2040, 1.4 billion people will be added mostly in Africa and South Asia. - Economics-increased government debt and concentrated economic power will escalate problems for the poor and middleclass. - Climate-a hotter world will increase water, food, and health insecurity. - Technology-the emergence of new technologies could both solve and cause problems for human life. Students of trends, policymakers, entrepreneurs, academics, journalists and anyone eager for a glimpse into the next decades, will find this report, with colored graphs, essential reading.

Fintech - International Monetary Fund 2019-06-27

The paper finds that while there are important regional and national differences, countries are broadly embracing the opportunities of fintech to boost economic growth and inclusion, while balancing risks to stability and integrity.

Social Dimensions of Information and Communication Technology Policy - Chrisanthi Avgerou 2008-08-27

This book constitutes the proceedings of the 8th International Conference on Human Choice and Computers held in Pretoria, South Africa. The IFIP series publishes state-of-the-art results in the sciences and technologies of information and communication. The scope of the series includes: foundations of computer science; software theory and practice; education; computer applications in technology; communication systems; systems modeling and optimization; information systems; computers and society; computer systems technology; security and protection in information processing systems; artificial intelligence; and human-

computer interaction. Proceedings and post-proceedings of refereed international conferences in computer science and interdisciplinary fields are featured. These results often precede journal publication and represent the most current research. The principal aim of the IFIP series is to encourage education and the dissemination and exchange of information about all aspects of computing.

Smart Technologies for Smart Nations - Purnendu Mandal 2015-10-27

This book emphasizes the need for new directions and approaches for social and economic development in the emerging nations of the Asia-Pacific region through the use of Smart Technologies. It takes a holistic view of socio-economic and technical developments taking place through ASEAN and South Asia. Compared to practices in the 20th century, the use of Smart Technologies is likely to have a faster and greater impact on emerging nations (Smart Nations). Smart Technologies for Smart Nations: Perspectives from the Asia-Pacific Region is core reading for academics, professionals, and policymakers interested in technological developments in ASEAN and South Asia.

A. I. D. Spring Review of Small Farmer Credit - United States. Agency for International Development 1973

Communities in Action - National Academies of Sciences, Engineering, and Medicine 2017-04-27

In the United States, some populations suffer from far greater disparities in health than others. Those disparities are caused not only by fundamental differences in health status across segments of the population, but also because of inequities in factors that impact health status, so-called determinants of health. Only part of an individual's health status depends on his or her behavior and choice; community-wide problems like poverty, unemployment, poor education, inadequate housing, poor public transportation, interpersonal violence, and decaying neighborhoods also contribute to health inequities, as well as the historic and ongoing interplay of structures, policies, and norms that shape lives. When these factors are not optimal in a community, it does not mean they are intractable: such inequities can be mitigated by social policies that can shape health in powerful ways. Communities in Action: Pathways to Health Equity seeks to delineate the causes of and the solutions to health inequities in the United States. This report focuses on what communities can do to promote health equity, what actions are needed by the many and varied stakeholders that are part of communities or support them, as well as the root causes and structural barriers that need to be overcome.

Banking the Poor - 2009-01-01

Banking the Poor explores level and determinants of financial access in 54 countries, mostly in Africa. It collects information from two sources: central banks and leading commercial banks in each surveyed country. It explores associations between countries' banking policies and practices and their levels of financial access,

measured in terms of the numbers of bank account per thousand adults. It builds on the previous work measuring financial access through information from regulators, from banks, and also from users' perspectives in household surveys.

Health Professions Education - Institute of Medicine 2003-07-01

The Institute of Medicine study *Crossing the Quality Chasm* (2001) recommended that an interdisciplinary summit be held to further reform of health professions education in order to enhance quality and patient safety. *Health Professions Education: A Bridge to Quality* is the follow up to that summit, held in June 2002, where 150 participants across disciplines and occupations developed ideas about how to integrate a core set of competencies into health professions education. These core competencies include patient-centered care, interdisciplinary teams, evidence-based practice, quality improvement, and informatics. This book recommends a mix of approaches to health education improvement, including those related to oversight processes, the training environment, research, public reporting, and leadership. Educators, administrators, and health professionals can use this book to help achieve an approach to education that better prepares clinicians to meet both the needs of patients and the requirements of a changing health care system.

Handbook of Blockchain, Digital Finance, and Inclusion - David LEE Kuo Chuen 2017-09-29

Handbook of Digital Finance and Financial Inclusion: Cryptocurrency, FinTech, InsurTech, Regulation,

ChinaTech, Mobile Security, and Distributed Ledger explores recent advances in digital banking and cryptocurrency, emphasizing mobile technology and evolving uses of cryptocurrencies as financial assets. Contributors go beyond summaries of standard models to describe new banking business models that will be sustainable and likely to dictate the future of finance. The book not only emphasizes the financial opportunities made possible by digital banking, such as financial inclusion and impact investing, but also looks at engineering theories and developments that encourage innovation. Its ability to illuminate present potential and future possibilities make it a unique contribution to the literature. A companion Volume Two of *The Handbook of Digital Banking and Financial Inclusion: ChinaTech, Mobile Security, Distributed Ledger, and Blockchain* emphasizes technological developments that introduce the future of finance. Descriptions of recent innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future possibilities. Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography Provides the only advanced methodical summary of these subjects available today