



# **Small Savings Mobilization and Asian Economic Development**

The Role of Postal Financial Services

*Edited by*  
**Mark J. Scher and  
Naoyuki Yoshino**

# Small Savings Mobilization And Asian Economic Development The Role Of Postal Financial Services

**Sumit Agarwal,Wenlan Qian,Ruth Tan**



## **Small Savings Mobilization And Asian Economic Development The Role Of Postal Financial Services:**

Small Savings Mobilization and Asian Economic Development Naoyuki Yoshino, 2004 Postal savings systems in Asian developing countries play a significant role in social and economic development In many of these countries and others around the world postal savings and giro remittances are the only means of providing financial services to all segments of the population particularly women rural communities and the urban poor Postal savings in many countries also account for the largest share of individual and household savings among competing institutions This book examines the postal financial systems of some twenty countries visited by the author and also includes case studies by expert author from different developing nations Among the topics covered are savings product development investing mobilized funds receiving overseas remittances and utilizing financial technology

Small Savings Mobilization and Asian Economic Development Mark J. Scher, Naoyuki Yoshino, 2015-06-11 Postal savings systems in Asian developing countries play a significant role in social and economic development In many of these countries and others around the world postal savings and giro remittances are the only means of providing financial services to all segments of the population particularly women rural communities and the urban poor Postal savings in many countries also hold the largest share of individual and household savings among competing institutions This book examines the postal financial systems of some twenty countries visited by the author and also includes case studies by expert authors from different developing nations Among the topics covered are savings product development investing mobilized funds receiving overseas remittances and utilizing financial technology

Small Savings Mobilization and Asian Economic Development, 2004

The People's Post Office Patricia L. Maclachlan, 2020-03-17 In 2001 Prime Minister Koizumi Jun ichir launched a crusade to privatize Japan's postal services The plan was hailed as a necessary structural reform but many bemoaned the loss of traditional institutions and the conservative values they represented Few expected the plan to succeed given the staunch opposition of diverse parties but four years later it appeared that Koizumi had transformed not only the post office but also the very institutional and ideological foundations of Japanese finance and politics By all accounts it was one of the most astonishing political achievements in postwar Japanese history Patricia L. Maclachlan analyzes the interplay among the institutions interest groups and leaders involved in the system's evolution from the early Meiji period until 2010 Exploring the postal system's remarkable range of economic social and cultural functions and its institutional relationship to the Japanese state this study shows how the post office came to play a leading role in the country's political development It also looks into the future to assess the resilience of Koizumi's reforms and consider the significance of lingering opposition to the privatization of one of Japan's most enduring social and political sanctuaries

*East Asian Development Model* Shaping Hua, Ruihua Hu, 2014-12-17 Given the impressive growth in East Asia after World War II initially led by Japan the region's development models have been scrutinized since the 1980s The shared Confucian cultural heritage strong government guidance and export led economies were often cited as contributors to the impressive

growth However major changes have taken place in Asia on and around the turn of the century Japan experienced two decades of economic slow down while World Bank figures reveal that China is poised to become the largest economy in the world in 2014 overtaking the United States Bearing this in mind is it even possible to formulate an East Asian development model in the context of a shifting twenty first century And if so what is it This book addresses this issue by looking at the economic political and cultural perspectives of China Japan and South Korea focusing on dynamism and potential consensus regarding an East Asian development model The chapters offer a historical background to the East Asian development model as well as in depth case studies of each of the countries concerned to show that whilst the East Asian development model does have distinct characteristics as compared with other areas and other countries may draw some insights from the East Asian experience it is not a panacea that fits all circumstances and fits all times This book will be welcomed by students and scholars of Asian economics Asian politics international political economy and development studies

*Alternative Banking and Financial Crisis* Kurt von Mettenheim, Olivier Butzbach, 2015-10-06 The recent banking crisis has brought into question the business model used by most large banks This collection of essays explores the success of alternative banks savings banks cooperative banks and development banks using case studies from around the world and discussion of both the historical and theoretical context of banking practices

Islamic Finance as a Complex System Haider Ali Khan, Karamo N.M. Sonko, 2020-07-24 There has been a rapid increase in the interest in the study of Islamic finance resulting in a dramatic rise in financing since the beginning of the century By the end of 2017 global industry assets had reached 2 4 trillion and were forecasted to reach 3 2 trillion by 2020 despite historic challenges to Islam itself at the same time This collection of chapters provides key theoretical empirical and policy insights into Islamic finance from an overall complex financial and economic systems perspective Within the complex financial and economic systems framework this book addresses questions such as how to conceptualize Islamic financial institutions in a nonlinear general equilibrium system how to promote Islamic Finance in Africa how Islamic is Islamic finance and how it affects price stability among other topics The book provides case studies in Africa and Asia addresses the subject in a structural financial CGE model demonstrates the development impact of Islamic finance and presents an Islamic version of the Iceland Plan for Monetary Reform

Household Finance Sumit Agarwal, Wenlan Qian, Ruth Tan, 2020-10-07 Household finance studies is a relatively recent field exploring a growing understanding of how households make financial decisions relating to the functions of consumption payment risk management borrowing and investing how institutions provide goods and services to satisfy these financial functions of households and how interventions by firms governments and other parties affect the provision of financial services This timely book analyses existing findings about household behavior as well as findings related to policy interventions With international case studies this book reviews a topic of global importance and brings a crucial up to date survey of the field for researchers and postgraduate students

*Beyond Our Means* Sheldon Garon, 2012 Garon s insightful and provocative new

book couldn't be more important and couldn't be more timely The prosperity of Americans and America now depends on creating a nation of savers and investors and Garon shows us the way by bringing the experience and lessons of nations worldwide right into our hands Ray Boshara senior fellow New America Foundation      *Order and Disorder* Luna Khirfan, 2017-06-07 As Middle Eastern cities weather the second decade of the twenty first century they face a number of challenges to their economic resilience competitiveness and internal stability In this uniquely tense realm for the urban public an understanding of the dynamics of decision making processes citizen power and the rule of law is critical to the direction of policy in the future In *Order and Disorder* Luna Khirfan weaves a cross national comparison of Amman and Cairo that dissects the many layers and complexities of urban governance Through case studies on a diverse array of development projects and their associated challenges the contributors demonstrate how three actors the state the market and civil society interact with each other within the same urban political space First they argue that interplay between the state and civil society reveals the potential of urban majorities and the discords within current participatory planning She then delves into the neoliberal dynamics between the state and the market stressing the impact of economic push and pull factors on urban landscapes The final chapters explain why the market's relationship with civil society oscillates between exclusion and alienation Throughout the book Khirfan identifies the role of an authoritarian bargain in governing every one of these interactions In light of current regional political instability in the Middle East and North Africa *Order and Disorder* offers an arena for extrapolating lessons from urban governance to the wider political sphere      **Critical Readings on the Liberal Democratic Party in Japan** Robert Pekkanen, 2018-10-02 This work collects decades of the best published scholarship in English on the unequivocally most successful political party in Japanese history the Liberal Democratic Party the LDP Governing Japan for almost the entirety of the post war period the LDP also has a claim to be the most successful political party in any post war democracy Seminal articles in this collection explore the key aspects of the LDP the party's evolution since its founding in 1955 key facets of the LDP's internal organization including factions and koenkai the LDP in policy making including its relationship with the bureaucracy and interest groups as well as its policy making committee apparatus and party leadership including the premierships of Junichiro Koizumi and Shinzo Abe      Federal Banking in Brazil Kurt e von Mettenheim, 2015-10-06 This study is the first in a decade to provide an overview of banking in Brazil It is argued that the big three federal banks have long provided essential policy alternatives and since the liberalization of the industry in the 1990s have realized competitive advantages over private and foreign banks      *The Evolution of Japan's Party System* Leonard J. Schoppa, 2011-11-05 In August 2009 the Democratic Party of Japan DPJ won a crushing victory over the Liberal Democratic Party LDP thus bringing to an end over fifty years of one party dominance Around the world the victory of the DPJ was seen as a radical break with Japan's past However this dramatic political shift was not as sudden as it appeared but rather the culmination of a series of changes first set in motion in the early 1990s *The Evolution of Japan's Party System*

analyses the transition by examining both party politics and public policy Arguing that these political changes were evolutionary rather than revolutionary the essays in this volume discuss how older parties such as the LDP and the Japan Socialist Party failed to adapt to the new policy environment of the 1990s Taken as a whole The Evolution of Japan s Party System provides a unique look at party politics in Japan bringing them into a comparative conversation that usually focuses on Europe and North America

**Beyond the Cubicle** Allison J. Pugh,2017 Beyond the Cubicle looks at the hidden ramifications of job insecurity upon workers intimate lives personal relationships and crises of identity and self worth The broad and wide ranging essays explore how changes in work have altered our emotions reworked the interplay of gender race and class and contributed to a contemporary radical individualism in variety of contexts

**Intimate Disconnections** Allison Alexy,2020-07-08 In many ways divorce is a quintessentially personal decision the choice to leave a marriage that causes harm or feels unfulfilling to the two people involved But anyone who has gone through a divorce knows the additional public dimensions of breaking up from intense shame and societal criticism to friends and relatives unsolicited advice In Intimate Disconnections Allison Alexy tells the fascinating story of the changing norms surrounding divorce in Japan in the early 2000s when sudden demographic and social changes made it a newly visible and viable option Not only will one of three Japanese marriages today end in divorce but divorces are suddenly much more likely to be initiated by women who cite new standards for intimacy as their motivation As people across Japan now consider divorcing their spouses or work to avoid separation they face complicated questions about the risks and possibilities marriage brings How can couples be intimate without becoming suffocatingly close How should they build loving relationships when older models are no longer feasible What do you do both legally and socially when you just can t take it anymore Relating the intensely personal stories from people experiencing different stages of divorce Alexy provides a rich ethnography of Japan while also speaking more broadly to contemporary visions of love and marriage during an era in which neoliberal values are prompting wide ranging transformations in homes across the globe

**Alternative Finance** Mina Fanea-Ivanovici,Hasnan Baber,2024-11-06 The alternative financing space has grown exponentially in the last few decades namely as a consequence of the financial crisis technological advancement niche customer segments and more recently the pandemic Now with the inclusion of Fintech online lenders crowdfunding accelerators venture capitalists or angel investors this funding channel is no longer seen as a substitute for formal financing but rather a core one This book is a comprehensive guide to alternative financing methods offering insights into emerging trends the role of FinTech and the intersection of finance with sustainability innovation and entrepreneurship It fills a knowledge gap by exploring innovative financing channels such as fintech green finance and venture capital as well as other non traditional ways of raising funds which have become crucial for startups and businesses It discusses the impact of financial technology FinTech on these methods and their function in supporting entrepreneurship and sustainable business while also examining the implications of these technological advancements in the wider financial

sector It addresses challenges and opportunities for entrepreneurs and explores how alternative financing options can support growth and innovation particularly in the context of environmentally and socially focused ventures including how to integrate economic social and environmental considerations The emphasis on sustainability and green finance aligns with the growing global concern for responsible business practices and the Sustainable Development Goals While the primary audience for the book is scholars researchers and students the inclusion of case studies and the exploration of various financing options extends practical cues for policymakers and practitioners and contributes to the understanding of how finance entrepreneurship and sustainability intersect in real world business scenarios

,2005      *Abstracts of Public Administration, Development, and Environment* ,2005  
Journal of East Asian Studies ,2005

East Asian Economic Perspectives  
The Japanese Economy ,2004

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