

Financial sectors in low-income sub-Saharan Africa (SSA) are among the worlds least developed. In fact, assets in most low-income African countries are smaller than those held by a single medium-sized bank in an industrial country. The absence of deep, efficient financial markets seriously challenges policymaking, hinders poverty alleviation, and constrains growth. This book argues that building efficient and sound financial sectors in SSA countries will improve Africas economic prospects. Based on a review of the key features of financial systems, it discusses the main obstacles and challenges that financial structures pose for SSA economies and recommends steps that could address major shortcomings in implementing the reform agenda.

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