



Financial Inclusion Growth and Governance

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Financial inclusion refers to the ability of individuals to access financial products and services in order to meet their needs. The needs that should be met include saving, transacting, making and receiving payments, receiving credit, and insurance. The products and services have to be affordable and useful to the target population so that the desired goals can be met. Negative Consequences of Poor Financial Inclusion. Therefore, poor financial inclusion has prevented the growth of businesses and enterprises by people from the informal sector. Thirdly, the world's poor population are unable to make savings which can go a long way towards improving their lives. Savings help people build up financial resources that can be used to grow an enterprise or improve life in general. In Banking and Finance. area, financial inclusion can be seen as the delivery of financial services at affordable costs to some. disadvantages and low income segment of the economy, in contrast to financial exclusion where. those services are not available or affordable. However, one of the biggest achievement of the. financial sector in Africa (Nigeria) was the reform of the banking sector with increase in capital above. relative impact of financial inclusions, poverty reduction, population and economy growth and their. possible linkages with the real or productive sector of the economy. Since the global financial. meltdown of 2008, no consensus has been reached by scholars as regards the impacts of financial. inclusions and poverty in developing economy.