



Financial Deepening Indicators and Economic Growth in Nigeria: A Causality and Impact Analysis

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Authors' contributions

This work was carried out in collaboration between all authors. Author JUJO designed the study. Author IGO managed the literature searches and the background of the study. Author EHC analyzed, interpreted and prepared the draft manuscript. All authors read and approved the final manuscript.

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ABSTRACT

This paper is a causality and impact study on financial deepening and economic growth in Nigeria for a 33-year period covering 1981 – 2013. The study used the Phillips-Peron test for unit root to ascertain whether the variables are stationary or not. The VEC residual normality test and the Histogram-Normality test were utilized in order to determine if the data set were normally distributed. Test for a long run relationship was conducted with the aid of the Johansen cointegration test. The Error Correction Model as well as the Granger causality test was also employed. The findings revealed that there is a long run relationship between economic growth, broad money supply and private sector credit, with high speed of adjustment towards long run equilibrium. The results also revealed that while broad money has positive and non-significant impact on economic growth, private sector credit has negative and non significant impact on growth. The Granger causality test results showed that neither broad money supply nor private sector credit is granger causal for economic growth and vice versa. The study therefore recommends that private sector friendly policies should be implemented to ensure that investors do not only have access to

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Financial Development and Economic Growth Niels Hermes, Robert Lensink, 2013-04-15 This collection brings together a collection of theoretical and empirical findings on aspects of financial development and economic growth in developing countries The book is divided into two parts the first identifies and analyses the major theoretical issues using examples from developing countries to illustrate how these work in practice the second part looks at the implications for financial policy in developing countries

Economic Growth and Financial Development Muhammad Shahbaz, Alaa Soliman, Subhan Ullah, 2021-09-21 This book looks into the relationship between financial development economic growth and the possibility of a potential capital flight in the transmission process It also examines the important role that financial institutions financial markets and country level institutional factors play in economic growth and their impact on capital flight in emerging economies By presenting new theoretical insights and empirical country studies as well as econometric approaches the authors focus on the relationship between financial development and economic growth with capital flight in the era of financial crisis Therefore this book is a must read for researchers scholars and policy makers interested in a better understanding of economic growth and financial development of emerging economies alike

Financial Development and Economic Growth in Malaysia James B. Ang, 2008-11-25 This book is concerned with the role of financial intermediation in economic development and growth in the context of Malaysia Using an analytical framework the author investigates the Malaysian economy from 1960 onwards to examine how far financial development has progressed in the course of economic development and whether it has been instrumental in promoting economic growth A significant improvement in the Malaysian financial system coupled with rapid economic growth and a rich history of financial sector reforms makes Malaysia an interesting case study for this subject The author shows that some government interventions seem to have impacted negatively on economic growth whereas repressionist financial policies such as interest rate controls high reserve requirements and directed credit programmes seem to have contributed positively to financial development The analysis concludes that financial development leads to higher output growth via promoting private saving and private investment Shedding light on the evolutionary role of financial system and the interacting mechanisms between financial development and economic growth this book will be of interest to those interested in economic and financial development financial liberalization saving behaviour and investment analysis and Asian Studies

Financial Deepening and Post-Crisis Development in Emerging Markets Aleksandr V. Gevorkyan, Otaviano Canuto, 2016-06-14 This collection empirically and conceptually advances our understanding of the intricacies of emerging markets financial and macroeconomic development in the post 2008 crisis context Covering a vast geography and a broad range of economic viewpoints this study serves as an informed guide in the uncharted waters of fundamental uncertainty as it has been redefined in the post crisis period Contributors to the collection go beyond risks opportunities analyses looking deeper into the nuanced interpretations of data

and economic categories as interplay of developing world characteristics in the context of redefined fundamental uncertainty Those concerns relate to the issues of small country finance the industrialization of the developing world the role of commodity cycles in the global economy sovereign debt speculative financial flows and currency pressures and connections between financial markets and real markets Compact and comprehensive this collection offers unique perspectives into contemporary issues of financial deepening and real macroeconomic development in small developing economies that rarely surface in the larger policy and development debates

Rethinking Financial Deepening Ms.Ratna Sahay,Martin Cihak,Mr.Papa N'Diaye,Mr.Adolfo Barajas,Ms.Diana Ayala Pena,Ran Bi,MissYuan Gao,Ms.Annette Kyobe,Lam Nguyen,Christian Saborowski,Katsiaryna Svirydzienka,Mr.Reza Yousefi,2015-05-04 The global financial crisis experience shone a spotlight on the dangers of financial systems that have grown too big too fast This note reexamines financial deepening focusing on what emerging markets can learn from the advanced economy experience It finds that gains for growth and stability from financial deepening remain large for most emerging markets but there are limits on size and speed When financial deepening outpaces the strength of the supervisory framework it leads to excessive risk taking and instability Encouragingly the set of regulatory reforms that promote financial depth is essentially the same as those that contribute to greater stability Better regulation not necessarily more regulation thus leads to greater possibilities both for development and stability

Financial Development and Economic Growth Ross Levine, **Neuere Ansätze der theoretischen und empirischen Entwicklungsforschung** Heinz Ahrens,2003-11-19 Der vorliegende Sammelband enth lt Referate und Korreferate die auf den Jahrestagungen 2001 und 2002 des Ausschusses f r Entwicklungsl nder des Vereins f r Socialpolitik in Heidelberg und Berlin gehalten wurden In den Beitr gen werden neuere Ans tze der entwicklungs konomischen Forschung diskutiert angewendet oder weiterentwickelt Bei diesen Ans tzen handelt es sich vor allem um die Nutzung allgemeiner wirtschaftswissenschaftlicher Theorien wie z B der Neuen Institutionen konomik oder der Neuen Wachstumstheorie sowie quantitativer Methoden wie z B neuerer Verfahren der konometrie f r die Analyse der speziellen Probleme der Dritten Welt Inhaltlich werden sehr unterschiedliche Themen der Entwicklungsforschung behandelt Einen gewissen Schwerpunkt der Jahrestagung 2001 stellt die Analyse der Effizienz von Mikrofinanzinstitutionen Anreizprobleme Evaluationskriterien dar w hrend im Mittelpunkt der Jahrestagung 2002 verschiedene Determinanten des Wachstums Humankapital finanzielle Entwicklung Sparquote standen Die brigen Beitr ge dieses Sammelbandes sind was den Inhalt betrifft vor allem durch eine wirtschaftshistorische oder aktuelle wirtschafts und entwicklungspolitische Dimension gekennzeichnet Der Sammelband macht deutlich dass die Anwendung und Weiterentwicklung neuerer wirtschaftswissenschaftlicher Theorien und Methoden der empirischen Analyse in der Entwicklungsforschung neue relevante Erkenntnisse zu generieren vermag Dabei werden auch die allgemeinen Grenzen dieser Neuerungen sowie die Grenzen ihrer Anwendung auf die Probleme der Dritten Welt sichtbar Deutlich wird hierdurch der weitere Forschungsbedarf bei der Suche nach erg nzenden theoretischen Ans tzen und

quantitativen Methoden zur Analyse der Entwicklung der Dritten Welt Tunisia's Economic Development Mustapha K. Nabli, Jeffrey B. Nugent, 2022-09-16 This book identifies the differences in growth and development and the various factors lying behind them across both Middle East and North African MENA and East Asian countries over the 1960 2020 period It considers a very wide range of factors compares initial situations institutions and government policies the dynamic responses to changing circumstances and discusses the inability of the governments of the MENA region to achieve not only political reform but also the kinds of economic reform that would allow their citizens to prosper in an increasingly globalized world The book focuses on Tunisia Since its independence in 1956 until 2010 Tunisia had considerable success relative to many other MENA countries but was somewhat less successful relative to East Asian countries Since 2010 however while transitioning away from autocracy to democracy it has been in rather serious economic decline The book highlights how both the factors identified as enabling Tunisia's initial success and those leading to its subsequent decline can provide many useful insights for improving the management of economic development across the whole MENA region and perhaps also to developing countries throughout the world **Measuring Financial Development in Sub-Saharan Africa** Mr. Enrique Gelbard, Mr. Sérgio Pereira. Leite, 1999-08-01 This study introduces an index for measuring financial development and a set of six indices representing key characteristics of the financial systems in 38 sub Saharan African countries The results show that these countries have made good progress in improving and modernizing their financial systems during the last decade particularly with regard to financial liberalization and the adoption of indirect instruments of monetary policy In many countries however the range of financial products remains extremely limited interest rate spreads are wide capital adequacy ratios are insufficient judicial loan recovery is a problem and the share of nonperforming loans is large **Proceedings of IAC 2018 in Vienna** Group of Authors, 2018-07-02 International Academic Conferences Teaching Learning and E learning IAC TLEI 2018 and Management Economics and Marketing IAC MEM 2018 and Engineering Transport IT and Artificial Intelligence IAC ETITAI 2018 **Development and Financial Reform in Emerging Economies** Kobil Ruziev, 2015-10-06 Modern development strategy relies heavily on uncompromising orthodox economic theory and a dogmatic faith in market efficiency In contrast the essays in this volume aim to emphasize the importance of historic experiences to evolve a more realistic and dynamic view of how such development could be formalized **African Development Indicators 2006** World Bank Publications, World Bank. Development Data Group, 2006-01-01 Please note that the eBook version of this title does not include access to the CD ROM contained in the print version Africa Development Indicators 2006 provides the most detailed collection of data on Africa available in one volume It contains about 450 macroeconomic sectoral and social indicators covering 53 African countries Designed to provide all those interested in Africa with a focused and convenient set of data to monitor development programs and aid flows in the region this is an invaluable reference tool for analysts and policymakers who want a better understanding of the economic and social developments occurring in Africa **Finance and**

Competitiveness in Developing Countries José María Fanelli, Rohinton Medhora, 2002 Using detailed trade and firm level financial data the authors demonstrate for example that while links between finance and competitiveness are strong they are not uniform across sectors and countries This book examines the link between finance and competitiveness at the macro and sectoral levels in seven different countries Argentina Brazil India Indonesia the Philippines South Africa and Tunisia and investigates key international issues such as the evidence of the impact of exchange rate variability on trade patterns in bank lending and trade openness and development

Financial Integration in the European Monetary Union Sławomir Ireneusz Bukowski, 2019-11-21 This book introduces readers to the world of international financial markets and their integration on a global and regional scale The author presents the theoretical and practical issues concerning the processes of financial market integration with a particular focus on the monetary union The empirical research results are based on econometric modeling thus simplifying them for a non specialist audience who can instead concentrate on the author's conclusions which comprise the results of these complicated research methods The author outlines the role and functions of financial markets in the economy in particular the relationship between financial intermediaries and financial markets and tackles the question of integration of new EU member countries financial markets within the eurozone The integration of financial markets in an international context is inevitable and the author argues that we must learn how to benefit from it from in terms of economic growth This book will be a valuable resource for students of economics and finance particularly those studying financial management and international business and finance as well as professionals in these fields Further this book will be of interest to anyone looking to discover more about the problems of globalization and the integration of financial markets into the modern economy

The Economics of Sustainable Development Gurudas Nulkar, 2024-10-10 p This book is a machine generated literature overview that explores the interlinkages between communities both rural and urban and how they are dependent on natural resources and ecosystem services for livelihoods With increasing urbanization and changing land use sourcing food fuel and other basic needs from forests and grasslands is turning into a significant challenge especially in the developing world where they have to balance regional aspirations against the environmental impact and legacy for forthcoming generations As sources of sustainable livelihoods decline it affects their ability to overcome poverty Furthermore economic impacts on the natural capital can undermine the long term sustainability of communities and negatively affect their health and well being To ensure economic growth and sustainable livelihoods it is imperative to rethink how economic growth and agriculture can reduce their impacts on the natural environment How do we integrate economic social and environmental aspects into our economy The book will discuss aspects of sustainable consumption conservation of ecosystems and biodiversity and making rural communities resilient to the impacts of climate change By recognizing the economic value of ecosystem services decision makers can better understand the benefits and costs of different land uses and resource management practices and make more informed choices that promote sustainable

livelihoods and natural capital conservation The book will be a great resource for policy makers students of economics and sustainable development non governmental organizations working in this field and corporate managers who are responsible for allotting budgets towards corporate social responsibility programs *West African Economic and Monetary Union (WAEMU)* International Monetary Fund,2012-03-22 The staff report on discussions with regional institutions of the West African Economic and Monetary Union is presented The region faced a number of challenges in 2011 with the intensification of the political crisis in C te d Ivoire and a large increase in global food and fuel prices A materialization of downside risks could require a monetary policy relaxation for the union and differentiated fiscal responses across member countries The drought in the Sahel may also require a more active fiscal policy in the affected countries **Corporate Finance and**

Financial Development Shame Mugova,Joseph Olorunfemi Akande,Odunayo Magret Olarewaju,2022-07-08 This book addresses key issues in corporate finance and explores them from financial development and financial stability perspectives in emerging markets Emerging economies are susceptible to rapidly changing financial sectors and products as well as financial upheavals In this light the growing interdependence of states and capital markets and the risk of crises have an impact on the financing of firms The chapters in this book highlight how companies and policies in emerging markets are affected and deal with the current post crisis world By combining academic and industry insights the critical issues in corporate finance financial development and the preparedness of emerging markets are explored **Sustainable**

Economic Development and the Influence of Information Technologies: Dynamics of Knowledge Society Transformation Karatas, Muhammed,Tunca, Mustafa Zihni,2010-02-28 This book provides relevant theoretical frameworks and the latest empirical research findings in the area of information technology as it relates to sustainable economic development and the development of knowledge societies Provided by publisher **Finance, Governance and Economic**

Performance in Pacific and South East Asia David G. Dickinson,J.L. Ford,the late M.J. Fry,Andrew W. Mullineux,S. Sen,2000-01-01 this is an interesting and valuable collection of papers that addresses a highly topical area of research The quality of writing is high in the main and the econometric methodology and models transparent The appendices to many of the empirical chapters provide detailed information about data sources as well as model results The book should be required reading for researchers and graduate students in this field and the review papers provide valuable teaching material It will be especially useful for those concerned with the contribution of governance structures to economic performance financial crises and the still disputed relationship between growth and financial liberalization Jenifer Piesse Asia Pacific Business Review Finance Governance and Economic Performance in Pacific and South East Asia focuses on key aspects of government policy financial systems and their links to the economic miracle in Pacific and South East Asia It also considers the financial crises that have affected those economies and their economic progress The contributors examine the success of governance in the form of government involvement with the macroeconomy and with the deregulation of markets in general Attention is

drawn not only to the need for further liberalisation but also the need to introduce regulatory structures to produce orderly markets *Handbook of Analytical Studies in Islamic Finance and Economics* Zamir Iqbal, Tarik Akin, Nabil El Maghrebi, Abbas Mirakhor, 2020-08-10 This handbook offers a unique and original collection of analytical studies in Islamic economics and finance and constitutes a humble addition to the literature on new economic thinking and global finance The growing risks stemming from higher debt slower growth and limited room for policy maneuver raise concerns about the ability and propensity of modern economies to find effective solutions to chronic problems It is important to understand the structural roots of inherent imbalance persistence in error patterns policy and governance failures as well as moral and ethical failures Admittedly finance and economics have their own failures with abstract theory bearing little relation with the real economy uncertainties and vicissitudes of economic life Economic research has certainly become more empirical despite or perhaps because of the lack of guidance from theory The analytics of Islamic economics and finance may not differ from standard frameworks methods and techniques used in conventional economics but may offer new perspectives on the making of financial crises nature of credit cycles roots of financial system instability and determinants of income disparities The focus is placed on the logical coherence of Islamic economics and finance properties of Islamic capital markets workings of Islamic banking pricing of Islamic financial instruments and limits of debt financing fiscal stimulus and conventional monetary policies inter alia Readers with investment regulatory and academic interests will find the body of analytical evidence to span many areas of economic inquiry refuting thereby the false argument that given its religious tenets Islamic economics is intrinsically narrative descriptive and not amenable to testable implications Thus the handbook may contribute toward a redefinition of a dismal science in search for an elusive balance between rationality ethics and morality and toward a remodeling of economies based on risk sharing and prosperity for all humanity

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