



Financial innovation, human capital development, and economic growth of selected South Asian countries: An application of ARDL approach

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Abstract

This study investigates the interaction between financial innovation, human capital development and economic growth in Bangladesh, India, Pakistan, Sri Lanka, Nepal, and Bhutan for the period of 1981Q1–2016Q4 by applying Auto-regressive Distributed Lag (ARDL) and Granger-causality under error correction model (ECM). Our principal finding confirms long-run association among financial innovation, human capital development, and economic growth of selected South Asian countries. Also, we found both long-run and short-run elasticities from financial innovation and human capital development to economic growth is positive for each country. The study confirms that economic growth of sample countries would positively affect any development in financial innovation and increase in investment for human capital development in future. We also perform a Granger-causality test to investigate directional causality, and we found bidirectional causality between financial innovation and economic growth, and human capital development and economic growth both in short-run and long-run, thus, supporting the feedback hypothesis. The study comes with two recommendations; first, the government should encourage financial innovation in the financial system and formulate fiscal policy in favour of adaption and diffusion of financial innovation. Second, public investment in human capital development should continue and made necessary initiative towards ensuring better implementation of undertaken measures in the economy.

KEYWORDS

ARDL, economic growth, financial innovation, Granger-causality, human capital development

1 | INTRODUCTION

Economic performance across the countries vary due to determinants of growth differ from each other. Growth is directly linked with few determinants in all aspect such as investment in physical and human capital, foreign direct investment, financial development, inflation, and industrialization (Haouas & Yagoubi, 2005). Economic

development theories persistently advocated essence of quality human resources and efficient financial sector for sustainable growth. Efficient financial sector and optimization of economic resources through human capital accumulation can ensure sustainable economic growth (Abubakar, Kassim, & Yusoff, 2015). Financial development assists growth by increasing of marginal productivity of capital and capital accumulation by encouraging

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Finance India ,2005 **Financial Innovation and Sustainability** Magdalena Ziolo, Małgorzata Zaleska, 2025-02-19 In recent years factors such as sustainability digitalization climate change energy transformation social inclusion gender parity and Environmental Social and Governance ESG risk have been playing an increasingly important role in the process of financial transformation The effect of the impact is increased regulation and guidance for financial markets in relation to adapting current activities to meet the new challenges for example The process of greening finance and spreading the blue wave in finance Building sustainable value in the business models of financial institutions Creating an offer of sustainable financial products Ensuring parity between women and men in the decision making bodies of financial institutions Sustainable ratings Climate stress tests This book focuses on the intersection between nature and finance and offers a comprehensive overview of the trends transformations and challenges in finance and the financial markets related to the effects of sustainability concepts or ESG factors The book has been designed to show these trends through the evolving subdisciplines of finance such as green and blue finance It presents critical recommendations for the ecosystem and network of finance in the era of ESG and sustainability and paints a comprehensive picture of contemporary finance identifying the factors determining its sustainable transformation This is one of the first books to present the issues of sustainability and ESG risk in finance through the prism of individual types of finance Not only will the book appeal to scholars and researchers in the field of banking economics finance and accounting but it will also find an audience among policymakers and practitioners involved in the finance and sustainability discourse **Global Monitoring Report 2009** World Bank, 2009-04-27 A Development Emergency the title of this year's Global Monitoring Report the sixth in an annual series could not be more apt The global economic crisis the most severe since the Great Depression is rapidly turning into a human and development crisis No region is immune The poor countries are especially vulnerable as they have the least cushion to withstand events The crisis coming on the heels of the food and fuel crises poses serious threats to their hard won gains in boosting economic growth and reducing poverty It is pushing millions back into poverty and putting at risk the very survival of many The prospect of reaching the Millennium Development Goals MDGs by 2015 already a cause for serious concern now looks even more distant A global crisis requires a global response The crisis began in the financial markets of developed countries so the first order of business must be to stabilize these markets and counter the recession that the financial turmoil has triggered At the same time strong and urgent actions are needed to counter the impact of the crisis on developing countries and help them restore strong growth while protecting the poor Global Monitoring Report 2009 prepared jointly by the staff of the World Bank and the International Monetary Fund provides a development perspective on the global economic crisis It assesses the impact on developing countries their growth poverty reduction and other MDGs And it sets out priorities for policy response both by developing countries themselves and by the international community The report also focuses on

the ways in which the private sector can be better mobilized in support of development goals especially in the aftermath of the crisis **The Role of Central Banks in Microfinance in Asia and the Pacific** Asian Development Bank,2000 **PEACE STUDIES, PUBLIC POLICY AND GLOBAL SECURITY - Volume VII** Ursula Oswald Spring, Ada Aharoni, Ralph V. Summy, Robert Charles Elliot,2010-07-24 Peace Studies Public Policy and Global Security is a component of Encyclopedia of Social Sciences and Humanities in the global Encyclopedia of Life Support Systems EOLSS which is an integrated compendium of twenty one Encyclopedias The Theme on Peace Studies Public Policy and Global Security provides the essential aspects and a myriad of issues of great relevance to our world such as Processes of Peace and Security International Security Peace Development and Environment Security Threats Challenges Vulnerability and Risks Sustainable Food and Water Security World Economic Order This 11 volume set contains several chapters each of size 5000 30000 words with perspectives issues on Peace studies Public Policy and Global security These volumes are aimed at the following five major target audiences University and College students Educators Professional practitioners Research personnel and Policy analysts managers and decision makers and NGOs **African Management** Aida Sy,Anthony Tinker,2020-07-06 This book offers a panoramic view of the state of management research and practice in Africa One of its objectives is to recognize current advances in management applied economics and organizational research in some of the 54 nations that form the continent The focus will be on new developments across the region with a particular emphasis on the defining cultural and traditional elements and innovations that make African management different **Global Outlook on Financing for Sustainable Development 2021 A New Way to Invest for People and Planet** OECD,2020-11-09 The Global Outlook on Financing for Sustainable Development 2021 calls for collective action to address both the short term collapse in resources of developing countries as well as long term strategies to build back better following the outbreak of the COVID 19 pandemic **Towards Human Development** Giovanni Andrea Cornia,Frances Stewart,2014-04-17 Human Development is widely recognised as the overriding goal of development yet its realization is challenged by growing inequality macro economic fluctuations and recurrent financial crises This edited collection reflects on the work of Richard Jolly and includes contributions from leading scholars of development all of whom have worked with Richard Jolly at varying points in his distinguished career The volume advances thinking in the area of Human Development by discussing the evolution of its conceptualization and the policy implications and the achievements in related key areas such as education social protection and employment It juxtaposes these theoretical and at times real life improvements with disturbing developments in terms of growing inequality and macro economic instability It documents the growing income inequality which has characterized both developing and developed countries It shows that there has been a decline in some countries and identifies the policies adopted in these exceptional cases It also shows also where and how public expenditure on Human Development in developing countries has been affected by the 2008 financial crisis and presents a new framework for a pro growth pro

Human Development macro economics including suggestions for the countercyclical regulation of financial flows The book also argues that a series of disruptive factors are nudging the innovation trajectory in new potentially pro poor and pro Human Development directions especially if policies speed up the diffusion of new efficient appropriate technologies in low and middle income economies Handbook of Research on Institution Development for Sustainable and Inclusive Economic Growth in Africa Osabuohien, Evans S.,Oduntan, Emmanuel A.,Gershon, Obindah,Onanuga, Olaronke,Ola-David, Oluyomi,2020-12-04 African countries are pursuing a number of development agendas toward achieving economic growth that is inclusive pro poor and sustainable particularly the type that can unleash the potential of women and booming youthful populations However available evidence shows that many African countries have experienced economic hardships and have performed more poorly than other developing and emerging countries in the global south The Handbook of Research on Institution Development for Sustainable and Inclusive Economic Growth in Africa is an essential research publication that provides comprehensive research on the processes of building viable institutions in Africa that will serve as the fulcrum for utilizing and managing resources as well as promoting economic growth that is inclusive and sustainable Featuring topics such as climate change financial development and poverty this book is ideal for researchers policymakers developers economic professionals academicians government officials business professionals and students Human Development and Interaction in the Age of Ubiquitous Technology Rahman, Hakikur,2016-06-27 The human condition is affected by numerous factors in modern society In modern times technology is so integrated into culture that it has become necessary to perform even daily functions Human Development and Interaction in the Age of Ubiquitous Technology is an authoritative reference source for the latest scholarly research on the widespread integration of technological innovations around the globe and examines how human computer interaction affects various aspects of people s lives Featuring emergent research from theoretical perspectives and case studies this book is ideally designed for professionals students practitioners and academicians

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