

# Risk Management In Developing Countries: Evidence From Multinational And Country Financial Risk Analysis

Gbolahan Osibo, (Email: osibo@uhd.edu), University of Houston-Downtown  
Johnston Osagie, (Email: johnston.osagie@famu.edu), Florida A&M University  
Michael O. Adams, (Email: Adams\_MO@tsu.edu), Texas Southern University

## ABSTRACT

*Much better access to international financial markets has granted many benefits to developing countries, but at the same time this approach has also exposed them to the unpredictable changes of these markets. However, the amount that can be hedged is limited because the other parties are usually given a ceiling to the total debt that they can get into with another country. Unlike borrowers, developing countries have limited possibilities of exploiting market niches to develop their investor base. The objective of this research paper is to look at different countries such as Russia and Mexico, and also realize how economic, political, and social risks account for these developing countries foreign and public debts; and how the management of these risks are necessary to combat the overall exposures these countries come across. With a fiscal view the primary cause of monetary growth in developing economies is usually found in large financial imbalances. The effect of inflation itself on the actual value of these countries financial deficits indicates the link between fiscal deficits, money growth, and inflation.*

## INTRODUCTION

Much better access to international financial markets has granted many benefits to developing countries, but at the same time this approach has also exposed them to the unpredictable changes of these markets. The sizable external foreign currency debt of many developing countries makes them vulnerable to changes in international exchange rates, interest rates, and currency attacks. Cautious macroeconomic policies have at times been confused by the fiscal consequences of losses associated with these aspects. As the international outgrowth markets have grown with lack of clearness, the chances of hedging the risks that come with borrowing in foreign currencies has expanded a great deal. Borrowers can act on opportunities to exploit market holes, and develop their investor base without bringing about the exchange rate risk. They can also use the interest rate swap market to manage the fully developed structure of their external debt.

However, the amount that can be hedged is limited because the other parties are usually given a ceiling to the total debt that they can get into with another country. Unlike borrowers, developing countries have limited possibilities of exploiting market niches to develop their investor base. The objective of this research paper is to look at different countries such as Russia and Mexico, and also realize how economic, political, and social risks account for these developing countries foreign and public debts; and how the management of these risks are necessary to combat the overall exposures these countries come across.

## LITERATURE REVIEW

Sensible macroeconomic policies at times have been compromised by the consequences of losses associated with swings in international exchange rates. The most recent of such policies is the one set out by Russia. Russia had defaulted on domestic debt, devalued the ruble, and froze the payments of earlier Soviet-era commercial debt. The United States and a few European banks lost some \$10 billion to debt default alone, and swore to never go near Russia

# Risk Management In Developing Countries



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Risk Management in Developing Countries J. O. Irukwu, 1991-01      **Risk Management in Developing Countries** Stijn Claessens, 1993-01-01 Modern risk management techniques can help countries avoid the financial risks that affect future cash flows and long term plans They provide a hedge against profit fluctuations caused by changes in interest rates exchange rates and commodity prices This easy to use guide examines the risk management tools developing countries have used successfully including futures options forward contracts commodity swaps commodity bonds commodity linked loans currency rate swaps and interest rate swaps An action plan explains how to use the techniques wisely to avoid costly mistakes It also describes the economic management and financial regulations countries must have in place before adopting any risk management techniques      **Bank Risk Management in Developing Economies** Leonard Onyiriuba, 2016-10-04 Bank Risk Management in Developing Economies Addressing the Unique Challenges of Domestic Banks provides an up to date resource on how domestically based banks in emerging economies can provide financial services for all economic sectors while also contributing to national economic development policies Because these types of bank are often exposed to risky sectors they are usually set apart from foreign subsidiaries and thus need risk models that foreign based banks do not address This book is the first to identify these needs proposing solutions through the use of case studies and analyses that illustrate how developing economic banking crises are often rooted in managing composite risks The book represents a departure from classical literature that focuses on assets liabilities and balance sheet management by which developing economy banks like their counterparts elsewhere have not fared well Contains fifty cases that reinforce risk management best practices Provides a consistent chapter format that includes abstract keywords learning focus and outcomes Summaries questions and glossaries conclude each chapter      **Handbook of Flood Risk Management in Developing Countries** Victor Oladokun, David Proverbs, Oluseye Adebimpe, Taiwo Adedeji, 2023-03-31 This new handbook brings together various views and experiences of the impacts of flooding and its management in Africa Asia and Latin America by drawing from traditional and modern approaches adopted by communities homeowners academics project managers institutions and policy makers Key stakeholders provide insights and perspectives on flood hazards flood impacts flood control and adaptation strategies across these regions The inclusion of policy makers emergency responders leaders of key organizations and managers of flood defence projects makes this volume a unique addition to the flood management literature The chapters are organized to reveal various impacts and challenges associated with the management of flooding including response and recovery The chapter contributions bring together the different impacts of flooding and propose various mitigation approaches They describe procedures for managing flooding and reducing the impacts from the perspectives of policy makers environmental planners and restorers of flood affected communities Also the book considers some of the related aspects including land use waste management drainage systems security challenges urban planning and development and

their contributions to flooding The book's primary target is experienced researchers and practitioners in flood risk management It would also serve as a key text for postgraduate students studying related programmes Inhabitants of flood prone communities in such developing countries will also find the text an important resource for guidance and understanding This multi disciplinary book represents a valuable contribution for a wide range of professionals e.g. in engineering built environment health retail etc who are interested in flood control and management and/or faced with flood related challenges in the course of their work

**How Firms in Developing Countries Manage Risk** Jack D. Glen, 1999 This paper considers the use of risk management techniques and instruments by firms in developing countries Increased financial market volatility in recent years has led to the development of a number of new financial instruments for managing the risks associated with specific transactions In most developing countries however firms face substantial obstacles to using these instruments Despite that developing country managers are becoming more and more aware of the need to manage risk In many cases they have turned to the International Finance Companies as a source of information on risk management and for assistance in accessing new risk management instruments In addition to the financial risks that often accompany transactions many firms in developing countries suffer from exposure to other economic risks especially the risk of long run overvaluation undervaluation of their local currency This type of exposure is more difficult to measure and manage than purely transactional exposures but can have very significant effects on competitiveness Unlike the management of transaction exposure which most often involves use of financial instruments management of economic exposure requires operational and marketing strategies in order to be effective

**The Promotion of Risk Management on Developing Countries** Felix Kloman, 1988

**Environmental and Human Health** Eddie N. Laboy-Nieves, Mattheus F.A. Goosen, Evens Emmanuel, 2010-09-28 Many countries experience lack of harmony among economic development environmental management and human health As a consequence public health the integrity of ecosystems and the efforts to reach environmental sustainability have been adversely affected The complexity frequency and magnitude of those impacts is increasingly parallel to the

**Smallholder Risk Management in Developing Countries**, 2013 *Building A Body Of Knowledge In Project Management In Developing Countries* George Ofori, 2023-06-22 This book presents a state of the art account of the recent developments and needs for project management in developing countries It adds to the current state of knowledge on project management in general by capturing current trends how they widen the content and scope of the field and why there is a need for a specialist body of knowledge for developing countries Eminent experts in this domain address the specific nature and demands of project management in developing countries in the context of its scope and priorities and discuss the relationships between this emerging field and established bodies of knowledge The book also addresses the future of project management in developing countries and how this might influence mainstream project management This important book will be an essential reference for practitioners students researchers and policymakers engaged in how to

improve the effectiveness and efficiency of project management in developing countries      *Reforming Agricultural Trade for Developing Countries* John Nash,Alex F. McCalla,2006-11-09 In the ongoing Doha Development Round of World Trade Organization negotiations developing countries have had much greater leverage due at least in part to their large and growing share of world trade But will the increased influence of developing countries translate into a final agreement that is truly more development friendly What would be key ingredients in such a final outcome of the negotiations and what would the developing countries really get out of it This two volume set seeks to answer these questions This volume Volume 1 is issues oriented It takes up some key questions in the negotiations setting the stage with a historical overview of the Doha Development Agenda to help identify issues of most significance to developing countries and then explores select issues in greater depth Volume 2 addresses the question of how a development friendly outcome to the talks would affect developing countries by quantifying the impact of multilateral trade reform It presents several different approaches to modeling the effects of the outcome of negotiations and then investigates why these and other modeling efforts produce such divergent results Aimed at policymakers and stakeholders this two volume effort puts into the public domain important analytical work that will improve the chance for a pro development outcomes of the Doha round negotiations      **The Promotion of Risk**

**Management on Developing Countries** Felix Kloman,1988      *Sustainability Management Strategies and Impact in Developing Countries* Mohd Fadhil Md Din,Nor Eliza Alias,Norelyza Hussein,Nur Syamimi Zaidi,2022-04-25 Strategies and Impact in Developing Countries emphasizes the research of sustainability management and strategies in developing countries providing information to the public researchers planners and stakeholders dealing with sustainability management and strategies particularly for developing and emerging economic countries      *Social Risk Management Strategies and Health Risk Exposure* Gerald Leppert,2018-09 Risk exposure is a major cause of poverty deprivation and persistent vulnerability worldwide This volume analyses individuals and households responses to a variety of risks with an emphasis on health risks The study adapts the Social Risk Management SRM conceptual framework and extends it considerably for academic inquiry Using household data from Ghana and Malawi empirical evidence is provided on the complex relationship between high risk exposure and the application of proactive and reactive SRM strategies inc health insurance showing their specific contributions to risk management      **Natural Disasters and Individual Behaviour in Developing Countries**

Oliver Fiala,2017-04-04 This study investigates the complex link between natural disasters individual behaviour in the form of an individual s risk taking propensity and level of trust and the demand for microinsurance Developing countries are particularly vulnerable to the impacts of natural hazards and climate change as they affect their development processes and set back poverty reduction efforts Using a unique data set for rural Cambodia based on a survey experimental games and a discrete choice experiment the study highlights the importance of perceptions expectations and psychological factors in decision making processes with substantial consequences for long term economic perspectives and poverty alleviation

**Financial Risk Management in Banking** Shahsuzan Zakaria, Sardar Islam, 2019-08-08 As risk taking is an essential part of the banking industry banks must practise efficient risk management to ensure survival in uncertain financial climates Banking operations are specifically affected by fluctuations in interest rates which cause financial imbalance thus banks are now required to put in place an effective management structure that incorporates risk management efficiency measures that help mitigate the wide range of risks they face In this book the authors have developed a new modelling approach to determine banks financial risk management by offering detailed insights into the integrated approach of dollar offset ratio and Data Envelopment Analysis DEA based on derivatives usage It further analyses the efficiency measurement under stochastic DEA approaches namely i Bootstrap DEA BDEA ii Sensitivity Analysis and iii Chance Constrained DEA CCDEA As demonstrated in the modelling exercise this integrated approach can be applied to other cases that require risk management efficiency measurement strategies Additionally this is the first book to comprehensively review the derivative markets of both the developed and developing countries in the Asia Pacific region by examining the differences of risk management efficiency of the banking institutions in these countries Based on this measurement approach strategies are provided for banks to improve their strategic risk management practices as well as to reduce the impacts from external risks such as changes in interest rates and exchange rates Furthermore this book will help banks to keep abreast of recent developments in the field of efficiency studies in management accounting specifically in relation to hedge accounting used by banks in the Asia Pacific region

Overcoming Developing Country Debt Crises Barry Herman, José Antonio Ocampo, Shari Spiegel, 2010-04 The book looks at historical sovereign debt crises in developing and transition economies and concludes that these occurrences have been economic and social catastrophes and are likely to happen again in the future due to the boom and bust nature of economic cycles which can wreak havoc in liberalized financial environments

**The Macro Financing of Natural Hazards in Developing Countries** Olivier Mahul, Eugene Gurenko, The authors propose a financial model to address the design of efficient risk financing strategies against natural disasters at the country level It is simple enough to shed analytical light on some of the key issues but flexible and realistic enough to provide some quantitative guidance on the ex ante financing of catastrophic losses The risk financing problem is decomposed into two steps First the resource gap defined as the difference between losses and available ex post resources such as post disaster aid is identified It determines the losses to be financed by ex ante financial instruments reserves catastrophe insurance and contingent debt Second the cost minimizing financial arrangements are derived from the marginal costs of the financial instruments The model is solved through a series of graphical analyses that make this complex financial problem easier to apprehend This model captures and explains the main impacts of financial parameters such as insurance premium cost of capital on efficient risk financing structures

**The Promotion of Risk Management in Developing Countries**, 1987

**Sustainable Development Risks and Risk Management** Elena G. Popkova, 2023-10-19 This book is devoted to a systemic study of socio economic

development risks arising in the Decade of Action as well as the prospects for risk management in support of sustainable development. It aims to overcome fragmentary consideration of risks in the existing literature through their comprehensive coverage and the establishment of their interconnections from the perspective of sustainable development. The novelty of this book is that it provides a comprehensive accounting of socio-economic development risks in the Decade of Action as well as a rethinking of these risks from a sustainable development perspective. The book also opens up the possibility of the most comprehensive and effective risk management in support of sustainable development. The practical relevance of the book stems from the fact that it describes and discusses practical experience in detail and accompanies the theoretical material with numerous case studies including cases and frameworks with extensive coverage of international best practices. The book is intended for scholars for whom the book forms a systemic scientific view of the risks of socio-economic development arising in the Decade of Action as well as the prospects for risk management in support of sustainable development. The book is also of interest to practitioners for whom it offers practical advice on risk management at all levels of the economy for sustainable development. Many examples from different countries make the book attractive to a wide international audience. The book is of particular interest to readers from Russia. *Income Risk Management in Agriculture* OECD, 2000-12-11. These OECD workshop proceedings examine the various risk strategies used by farm households in particular those attracting renewed interest such as diversification of income sources, vertical co-ordination, hedging on futures markets, insurance coverage and public safety nets.

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