

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

Private Finance For Human Development Financial Innovation In Developing Countries

Arkebe Oqubay, Justin Yifu Lin



Private Finance For Human Development Financial Innovation In Developing Countries:

Finance India, 2005 **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 Forthcoming Books Rose Arny, 2003 **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 **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 **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 *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 **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 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 The Oxford Handbook of Industrial Hubs and Economic Development Arkebe Oqubay,Justin Yifu Lin,2020-07-23

Industrialization supported by industrial hubs has been widely associated with structural transformation and catch up But while the direct economic benefits of industrial hubs are significant their value lies first and foremost in their contribution as incubators of industrialization production and technological capability and innovation The Oxford Handbook of Industrial Hubs and Economic Development adopts an interdisciplinary approach to examine the conceptual underpinnings review empirical evidence of regions and economies and extract pertinent lessons for policy reasearchers and practitioners on the key drivers of success and failure for industrial hubs This Handbook illustrates the diverse and complex nature of industrial hubs and shows how they promote industrialization economic structural transformation and technological catch up It explores the implications of emerging issues and trends such as environmental protection and sustainability technological advancement shifts in the global economy and urbanization Financial Inclusion in Asia Sasidaran Gopalan,Tomoo Kikuchi,2016-09-29

This book brings together a set of analytical and empirical essays aimed at understanding inclusive finance in emerging markets focusing on Asia Despite the significant policy interest in the issue of financial inclusion in the Asian market there is a dearth of academic literature on the topic This book fills this gap by being the first of its kind to address the relevant issues and policy concerns relating to the availability and affordability of financial services in this rapidly emerging geopolitical area The book features a mixture of empirical and case study oriented essays informed by data literature and policy analysis that will be useful for both the academics and the policy makers in the region interested in the subject Countries highlighted in the essays assessing financial inclusivity include Indonesia Sri Lanka and India **A Global Agenda** John Tessitore,Susan Woolfson,2000 This annual publication provides readers with the most accurate complete and up to date information on the work of the United Nations Designed to serve international affairs experts concerned citizens and students each volume of A Global Agenda offers a comprehensive overview of the complex and disparate activities of the entire UN system over the course of a year and describes their significance within the context of contemporary events Sponsored by the United Nations Association of the United States of America Contemporary Issues in Development Finance Joshua Yindenaba

Abor,Charles Komla Delali Adjasi,Robert Lensink,2020-12-29 Contemporary Issues in Development Finance provides comprehensive and up to date coverage of theoretical and policy issues in development finance from both the domestic and

the external finance perspectives and emphasizes addressing the gaps in financial markets The chapters cover topical issues such as microfinance private sector financing aid FDI remittances sovereign wealth trade finance and the sectoral financing of agricultural and infrastructural projects Readers will acquire both breadth and depth of knowledge in critical and contemporary issues in development finance from a philosophical and yet pragmatic development impact approach The text ensures this by carefully integrating the relevant theoretical underpinnings empirical assessments and practical policy issues into its analysis The work is designed to be fully accessible to practitioners with only a limited theoretical economic background allowing them to deeply engage with the book as useful reference material Readers may find more advanced information and technical details provided in clear concise boxes throughout the text Finally each chapter is fully supported by a set of review questions and by cases and examples from developing countries particularly those in Africa This book is a valuable resource for both development finance researchers and students taking courses in development finance development economics international finance financial development policy and economic policy management Practitioners will find the development impact policy and conceptual analysis dimensions insightful analysing and designing intervention strategies

Global Outlook on Financing for Sustainable Development 2019 Time to Face the Challenge

OECD,2018-11-12 The financing for sustainable development agenda promises to bring together more actors than ever before from businesses governments philanthropists and remitting households to address the world s most pressing problems and achieve the Sustainable Development Goals Yet in spite of this

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approach the goals at home and abroad what needs to be done to foster new approaches for managing the global commons and how can multilateral institutions for health and development finance evolve

Financial Innovation in Retail and Corporate Banking Luisa Anderloni, David T. Llewellyn, Reinhard H. Schmidt, 2009-01-01 Discusses through a blend of theory and empirical research the processes of innovation and the diffusion of new financial instruments This book explores theoretical issues such as the relationship among financial innovation and market structure and the legal protection of financial innovation

From Summits to Solutions Hiroshi Kato, Raj M. Desai, Homi Kharas, 2018-07-24 A positive agenda for achieving the Sustainable Development Goals by 2030 All 193 member nations of the United Nations agreed in September 2015 to adopt a set of seventeen Sustainable Development Goals to be achieved by 2030 Each of the goals in such areas as education and health care is laudable in and of itself and governments and organizations are working hard on them But so far there is no overall positive agenda of what new things need to be done to ensure the goals are achieved across all nations In a search of fresh approaches to the longstanding problems targeted by the Sustainable Development Goals the Japan International Cooperation Agency and the Global Economy and Development program at Brookings mounted a collaborative research effort to advance implementation of Agenda 2030 This edited volume is the product of that effort The book approaches the UN's goals through three broad lenses The first considers new approaches to capturing value Examples include Nigeria's first green bonds practical methods to expand women's economic opportunities benchmarking to reflect business contributions to achieving the goals new incentives for investment in infrastructure and educational systems that promote cross sector problem solving The second lens entails new approaches to targeting places including oceans rural areas fast growing developing cities and the interlocking challenge of data systems including geospatial information generated by satellites The third lens focuses on updating governance broadly defined Issues include how civil society can align with the SDG challenge how an advanced economy like Canada can approach the goals at home and abroad what needs to be done to foster new approaches for managing the global commons and how can multilateral institutions for health and development finance evolve

Climate Finance and the USD 100 Billion Goal Climate Finance Provided and Mobilised by Developed Countries in 2016-2020 Insights from Disaggregated Analysis OECD, 2022-09-22 This report provides disaggregated data analysis of climate finance provided and mobilised in 2016-2020 across climate finance components themes sectors and financial instruments It also explores key trends and provides insight relating to the distribution and concentration of climate finance provided and mobilised across different developing country characteristics and groupings

Integrating Environmental and Climate Action into Development Co-operation Reporting on DAC Members' High-Level Meeting Commitments OECD, 2021-11-12 At their High Level Meeting HLM in 2020 members of the OECD Development Assistance Committee DAC set out a number of commitments and aspirations to align development co-operation with the objectives of international agreements to fight climate change and protect the environment One year later

this report documents the individual and collective steps taken to give effect to the four voluntary commitments set out in the HLM Communiqué

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