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Enterprise Size, Financing Patterns, and Credit Constraints in Brazil Anjali Kumar 2005-01-01 'Enterprise Size, Financing Patterns, and Credit Constraints in Brazil' investigates the importance of firm size with respect to accessing credit. The principal findings are that size strongly affects access to credit compared to firm performance, and other factors, such as management education, location or the industrial sector to which the firm belongs. Additional findings are that the impact of size on access to credit is greater for longer term loans and that public financial institutions are more likely to lend to large firms. Finally, financial access constraints may have a less significant differential impact across firms of different sizes than other constraints, though cost of finance as a constraint is very important.

Sustainability of Microfinance Self-Help Groups in India Ajai Nair 2005 The major form of microfinance in India is that based on women's Self Help Groups (SHGs), which are small groups of 10–20 members. These groups collect savings from their members and provide loans to them. However, unlike most accumulating savings and credit associations (ASCAs) found in several countries, these groups also obtain loans from banks and on-lend them to their members. By 2003, over 700,000 groups had obtained over Rs.20 billion (US\$425 million) in loans from banks benefiting more than 10 million people. Delinquencies on these loans are reported to be less than 5 percent. Savings in these groups is estimated to be at least Rs.8 billion (US\$170 million). Despite these considerable achievements, sustainability of the SHGs has been suspect because several essential services required by the SHGs are provided free or at a significantly subsidized cost by organizations that have developed these groups. A few promoter organizations have, however, developed federations of SHGs that provide these services and others that SHG members need, but which SHGs cannot feasibly provide. Using a case study approach, Nair explores the merits and constraints of federating. Three SHG federations that provide a wide range of services are studied. The findings suggest that federations could help SHGs become institutionally and financially sustainable because they provide the economies of scale that reduce transaction costs and make the provision of these services viable. But their sustainability is constrained by several factors—both internal, related to the federations themselves, and external, related to the other stakeholders. The author concludes by recommending some actions to address these constraints. This paper—a product of the Finance and Private Sector Development Unit, South Asia Region—is part of a larger effort in the region to study access to finance in India.

Academic Foundation'S Bulletin On Money, Banking And Finance Volume -67 Analysis, Reports, Policy Documents Editor : Sona Kapila 2005

New Partnerships for Innovation in Microfinance Ingrid Matthäus-Maier 2008-04-01 Microfinance has experienced dynamic development. Today, microfinance providers reach close to 100 million clients worldwide and are growing fast. New partnerships expand the impact of microfinance even further. Three types of partnerships are examined in this book, each consisting of a thematic pillar. Pillar I focuses on equity investments in microfinance, especially the possibilities for engaging private investors through structured microfinance investment funds. Rating agencies are involved in providing more transparency in this emerging fund industry. Pillar II focuses on collaboration among microfinance providers, governments, private investors and technology companies which help microfinance institutions to integrate new technologies into their business models, reducing cost and increasing outreach to clients. Pillar III covers micro pensions, microinsurance and the role of securitisation for the future of microfinance.

Financial Market Regulation and Reforms in Emerging Markets Masahiro Kawai 2011-05-01 The rapid spread and far-reaching impact of the global financial crisis have highlighted the need for strengthening financial systems in advanced economies and emerging markets. Emerging markets face particular challenges in developing their nascent financial systems and making them resilient to domestic and external shocks. Financial reforms are critical to these economies as they pursue programs of high and sustainable growth. In this timely volume Masahiro Kawai, Eswar Prasad, and their contributors offer a systematic overview of recent developments in—and the latest thinking about—regulatory frameworks in both advanced countries and emerging markets. Their analyses and observations clearly point out the challenges to improving regulation, efficiency of markets, and access to the financial system. Policymakers and financial managers in emerging markets are struggling to learn from the crisis and will need to grapple with some key questions as they restructure and reform their financial markets: • What lessons does the global financial crisis of 2007–09 offer for the establishment of efficient and flexible regulatory structures? • How can policymakers develop broader financial markets while managing the associated risks? • How—or should—they make the formal financial system more accessible to more people? • How might they best contend with multinational financial institutions? This book is an important step in getting a better grasp of these issues and making progress toward solutions that strike a balance between promoting financial market development and efficiency on the one hand, and ensuring financial stability on the other.

Building Inclusive Financial Systems Michael S. Barr 2007-11-01 Broad-based and inclusive financial systems significantly raise growth, alleviate poverty, and expand economic opportunity. Households, small enterprises, and the rural poor often have difficulty obtaining financial services for a multitude of reasons, including transaction costs, perceived risk, inadequate infrastructure, and information barriers. Yet many financial institutions are now making profitable inroads into underserved markets through formal banking, investment in equities, venture capital, postal banks, and microfinance. Access to Finance addresses the challenges of making financial systems more inclusive, emulating successful ventures in new markets, and utilizing technologies and government policies to support the expansion of financial access. The contributors examine many dimensions of financial access, including: • Measuring financial access • Understanding the impact of expanded access • Examining alternative institutional models • Exploring new technologies and information infrastructure • Evaluating government policies toward outreach.

African Successes, Volume III Sebastian Edwards 2016-09-23 Studies of African economic development frequently focus on the daunting challenges the continent faces. From recurrent crises to ethnic conflicts and long-standing corruption, a raft of deep-rooted problems has led many to regard the continent as facing many hurdles to raise living standards. Yet Africa has made considerable progress in the past decade, with a GDP growth rate exceeding five percent in some regions. The African Successes series looks at recent improvements in living standards and other measures of development in many African countries with an eye toward identifying what shaped them and the extent to which lessons learned are transferable and can guide policy in other nations and at the international level. The third volume in the series, African Successes: Modernization and Development looks at the rise in private production in spite of difficult institutional and physical environments. The volume emphasizes the ways that technologies, including mobile phones, have made growth in some areas especially dynamic.

Expanding the Frontier in Rural Finance Maria E. Pagura 2008 Conroy and Iketut Budastra 9 Self-reliance vs.

World Bank Research Program World Bank 2005

The Promise of Fintech Ms.Ratna Sahay 2020-07-01 Technology is changing the landscape of the financial sector, increasing access to financial services in profound ways. These changes have been in motion for several years, affecting nearly all countries in the world. During the COVID-19 pandemic, technology has created new opportunities for digital financial services to accelerate and enhance financial inclusion, amid social distancing and containment measures. At the same time, the risks emerging prior to COVID-19, as digital financial services developed, are becoming even more relevant.

Research Handbook on Electronic Commerce Law John A. Rothchild 2016-09-30 The steady growth of internet commerce over the past twenty years has given rise to a host of new legal issues in a broad range of fields. This authoritative Research Handbook comprises chapters by leading scholars which will provide a solid foundation for newcomers to the subject and also offer exciting new insights that will further the understanding of e-commerce experts. Key topics covered include: contracting, payments, intellectual property, extraterritorial enforcement, alternative dispute resolution, social media, consumer protection, network neutrality, online gambling, domain name governance, and privacy. **Expanding Access to Finance** 2007-01-01 This book's prime audience is government policy-makers. It provides a policy framework for governments to increase micro, small and medium enterprises' access to financial services?one which is based on empirical evidence from around the world. Financial sector policies in many developing countries often work against the ability of commercial financial institutions to serve this market segment, albeit, often unintentionally. The framework guides governments on how to best focus scarce resources on three things: ? developing an inclusive financial sector policy; ? building healthy financial ins

Về bảo trợ và thúc đẩy xã hội 2008

Federal Banking in Brazil Kurt e von Mettenheim 2015-10-06 This study is the first in a decade to provide an overview of banking in Brazil. It is argued that the big three federal banks have long provided essential policy alternatives and, since the liberalization of the industry in the 1990s, have realized competitive advantages over private and foreign banks.

For Protection and Promotion Margaret Grosh 2008-08-25 Safety nets are noncontributory transfer programs targeted to the poor or vulnerable. They play important roles in social policy. Safety nets redistribute income, thereby immediately reducing poverty and inequality; they enable households to invest in the human capital of their children and in the livelihoods of their earners; they help households manage risk, both ex ante and ex post; and they allow governments to implement macroeconomic or sectoral reforms that support efficiency and growth. To be effective, safety nets must not only be well intended, but also well designed and well implemented. A good safety net system and its programs are tailored to country circumstances, adequate in their coverage and generosity, equitable, cost-effective, incentive compatible, and sustainable. Good safety nets are also dynamic and change over time as the economy changes or as management problems are solved and new standards are set. Drawing on a wealth of research, policy, and operational documents from both academia and the World Bank's work in over 100 countries, For Protection and Promotion provides pragmatic and informed guidance on how to design and implement safety nets, including useful information on how to define eligibility and select beneficiaries, set and pay benefits, and monitor and evaluate programs and systems. The book synthesizes the literature to date and enriches it with new examples on various program options cash transfers (conditional and unconditional), in-kind transfers, price subsidies, fee waivers, and public works. It concludes with a comprehensive diagnostic for fitting safety net systems and programs to specific circumstances.

Applied Informatics Hector Florez 2020-10-19 This book constitutes the thoroughly refereed papers of the Second International Conference on Applied Informatics, ICAI 2020, held in Ota, Nigeria, in October 2020. The 35 full papers were carefully reviewed and selected from 101 submissions. The papers are organized in topical sections on artificial intelligence; business process management; cloud computing; data analysis; decision systems; health care information systems; human-computer interaction; image processing; learning management systems; software design engineering.

Financial Inclusion And Performance Measurement On Banking Correspondent Services Of Lead Banks In North Gujarat Urvi Bhatt

Livestock Sector Policies and Programmes in Developing Countries Ugo Pica-Ciamarra 2010 However, the nature of livestock farming is determined by policy and institutional frameworks that rarely favour the poor.

Banking in Africa: financing transformation amid uncertainty European Investment Bank 2020-02-26 In its fifth edition, this report focuses on recent developments in Africa's banking sectors and the policy options for all stakeholders. The study of banking sectors across all African sub-regions includes the results of the EIB survey of banking groups operating in Africa. Three thematic chapters address challenges and opportunities for financing investment in Africa: Investing sustainably in Africa's cities; Mobilising agricultural value chain financing in Africa: why and how; Remittances and financial sector development in Africa.

Economic Developments in India : Monthly Update, Volume -93 Analysis, Reports, Policy Documents Editors : Raj Kapila & Uma Kapila 2005

Expanding Bank Outreach Through Retail Partnerships 2006-01-01 "This paper explores the extent to which formal, regulated financial institutions such as banks have been able to partner with "correspondents"- commercial entities whose primary objective and business is other than the provision of financial services. The paper illustrates the case of Brazil, where banks recently have developed extensive networks of such correspondents. Such arrangements result in lower costs and shared risks for participating financial institutions, making these arrangements an attractive vehicle for outreach to the underserved. Correspondent banking requires an enabling environment to emerge, and poses some regulatory challenges and some increase in risk. While there are reasons why this model was particularly successful in Brazil, it may be replicable elsewhere if appropriate regulatory adjustments are undertaken."

The Withdrawal of Correspondent Banking Relationships Mrs.Michaela Erbenova 2016-06-30 This paper focuses on the withdrawal of correspondent banking relationships (CBRs) in some jurisdictions post-global financial crisis. It describes existing evidence and consequences of the withdrawal of CBRs and explores drivers of this phenomenon drawing on recent surveys and select country information. While the withdrawal of CBRs has reached a critical level in some affected countries, which can have a systemic impact if unaddressed, macroeconomic consequences have not been identified so far at a global level. The paper presents responses from the international community to address this phenomenon, and explains the role that the IMF has been playing in this global effort, especially with regards to supporting member countries in the context of surveillance and technical assistance, facilitating dialogue among stakeholders, and encouraging data gathering efforts. The paper concludes by suggesting policy responses by public and private sector stakeholders needed to further mitigate potential negative impacts that could undermine financial stability, inclusion, growth and development goals.

The Exclusionary Politics of Digital Financial Inclusion Serena Natile 2020-02-10 Focusing on Kenya's path-breaking mobile money project M-Pesa, this book examines and critiques the narratives and institutions of digital financial inclusion

as a development strategy for gender equality, arguing for a politics of redistribution to guide future digital financial inclusion projects. One of the most-discussed digital financial inclusion projects, M-Pesa facilitates the transfer of money and access to formal financial services via the mobile phone infrastructure and has grown at a phenomenal rate since its launch in 2007 to reach about 80 per cent of the Kenyan population. Through a socio-legal enquiry drawing on feminist political economy, law and development scholarship and postcolonial feminist debate, this book unravels the narratives and institutional arrangements that frame M-Pesa's success while interrogating the relationship between digital financial inclusion and gender equality in development discourse. Natile argues that M-Pesa is premised on and regulated according to a logic of opportunity rather than a politics of redistribution, favouring the expansion of the mobile money market in preference to contributing to substantive gender equality via a redistribution of the revenue and funding deriving from its development. This book will be of particular interest to scholars and students in Global Political Economy, Socio-Legal Studies, Gender Studies, Law & Development, Finance and International Relations.

Banking the Poor 2009-01-01 Banking the Poor explores level and determinants of financial access in 54 countries, mostly in Africa. It collects information from two sources: central banks and leading commercial banks in each surveyed country. It explores associations between countries' banking policies and practices and their levels of financial access, measured in terms of the numbers of bank account per thousand adults. It builds on the previous work measuring financial access through information from regulators, from banks, and also from users' perspectives in household surveys.

The Palgrave Handbook of FinTech and Blockchain Maurizio Pompella 2021-06-01 Financial services technology and its effect on the field of finance and banking has been of major importance within the last few years. The spread of these so-called disruptive technologies, including Blockchain, has radically changed financial markets and transformed the operation of the industry as a whole. This is the first multidisciplinary handbook of FinTech and Blockchain covering finance, economics, and legal aspects globally. With comprehensive coverage of the current landscape of financial technology alongside a forward-looking approach, the chapters are devoted to the spread of structured finance, ICT, distributed ledger technology (DLT), cybersecurity, data protection, artificial intelligence, and cryptocurrencies. Given an unprecedented 2020, the contributions also address the consequences of the current emergency, and the pandemic stroke, which is revolutionizing social and economic paradigms and heavily affecting Fintech, Blockchain, and the banking sector as well, and would be of particular interest to finance academics and researchers alongside banking and financial services professionals.

Financial Inclusion for Poverty Alleviation Essam Yassin Mohammed 2017-12-12 More than one billion people still live below the poverty line – most of them in South Asia and Sub-Saharan Africa. Financial inclusion is a major issue, as more than three-quarters of the numbers of poor and disadvantaged women and men do not have access to financial products and services, such as bank accounts, affordable and suitable loans, and insurance. The key objective of this book is to provide practical case studies of financial inclusion, rather than focus on academic debates such as the ideological basis of promoting microfinance. Using the recently adopted Sustainable Development Goals as an overall framing of the issues, it shows how poor and disadvantaged women and men can be bankable if the right facilitation for maximizing opportunities and addressing constraints are in place. Case studies confirm that achieving inclusive and sustainable access to financial products and services goes beyond simply enabling poor and disadvantaged women and men to have access to credit, or the ability to open a bank account. Examples from Africa, Asia and Latin America demonstrate encouraging progress in making microcredit accessible to millions of poor people. The foremost challenge, however, has been to ensure that they have access to, and usage intensity of, suitable and affordable financial products and services that meet the needs of their livelihoods as well as risks and mitigation strategies. This requires understanding that poor and disadvantaged women and men do not exist in isolation from complex and interdependent functions in the financial system, which includes a number of actors, diversified services, constraints (not just symptoms) and capacities and incentives. Overall, the book provides a rich source of examples of how building inclusive financial systems can empower the world's poor – by *Facilitating the Business of Agriculture* 2016

World Bank Group 2016-03-18 Enabling the Business of Agriculture 2016 provides a tool for policy makers to identify and analyze legal barriers for the business of agriculture and to quantify transaction costs of dealing with government regulations. Building on an earlier progress report published in November 2014, this volume presents the main results for 40 countries, for the first time using indicator scores to showcase good practices among countries in different stages of agricultural development. It also presents interesting results on the relationship between efficiency and quality of regulations, discriminatory practices in the laws, and whether regulatory information is accessible. Regional, income-group, and country-specific trends and data observations are presented on six topics: seed, fertilizer, machinery, finance, markets, and transport. The report also discusses the continued development of several topics that will be added in future reports: information and communication technology, land, water, livestock, gender, and environmental sustainability.

Historical Dictionary of the World Bank Sarah Tenney 2013-10-30 This second edition of the Historical Dictionary of the World Bank shows the substantial progress the Bank has made, this mainly through the dictionary section with concise entries on its component institutions, related organizations, its achievements in various fields, some of the major projects and member countries, and its various presidents. The introduction explains how the Bank works while the chronology traces the major events over nearly 70 years. Meanwhile, the list of acronyms reminds us just who the main players are. And the bibliography directs readers to useful internal documentation and outside studies.

ORGANIZAÇÕES INOVADORAS DO SETOR FINANCEIRO FUNDACAO GETULIO VARGAS 2017-10-06 Este livro trata de inovações no setor bancário, uma área reconhecidamente importante para a economia de qualquer região ou país.

Foi elaborado pelo Fórum de Inovações da FGV-EAESP, que parte do princípio de que a organização deve ser capaz de inovar de uma forma sistêmica, como requer o ambiente econômico em que vivemos, em vez de trabalhar com ações isoladas. Em outras palavras, mostra como inovar de modo a produzir resultados benêfícos para a empresa, para a sociedade e para o meio ambiente, conforme os objetivos do desenvolvimento sustentável. Como é típico do modo de atuar do Fórum, este livro foi produzido por pesquisadores que tratam esse assunto pela lente teórica e por executivos que vivenciam os processos de inovações e que têm coisas muito interessantes a contar, unindo, dessa forma, a teoria à prática. Além de discorrer sobre inovações na área de serviços, de uma forma geral, e na indústria financeira, especificamente, o livro traz, ainda, exemplos práticos associados aos conceitos teóricos, servindo como referência para aqueles que estudam ou trabalham com inovação.

A Hundred Small Steps Planning Commission Government of India 2009-01-14 While previous reports have focused solely on the 'big' issues like capital account convertibility, bank privatization, and priority sector norms, A Hundred Small Steps: Report of the Committee on Financial Sector Reforms goes deep into other areas where reforms are less controversial, but perhaps as important. The report argues that we need a change in mindset for the financial sector, one that recognizes that efficiency, innovation, and value for money are as important for the poor as they are for our new Indian multinationals, and these will come from improved governance, new entry and competition. Indeed the Committee believes that the road to making Mumbai an international financial centre runs through every village in India. The report is divided into separate self-contained chapters; the underlying theme behind all the proposals is the need to enhance inclusion, growth, and stability by allowing players more freedom, even while strengthening the financial and regulatory infrastructure. The role of the government is to create an enabling environment by building sound financial infrastructure. The Committee has focused primarily on broad principles and directions, without entering too much into details of implementation. It emphasizes three important reasons for financial sector reform: to include more Indians in the growth process; to foster growth itself; and to improve financial stability, flexibility, and resilience and thus protect the economy against the kind of turbulence that is affecting the world today. The Committee recognizes this is a difficult time to propose financial sector reforms in India. The near meltdown of the US financial sector seems to be proof that markets and competition do not work. This is clearly the wrong lesson to take from the debacle. The right lesson is that markets and institutions do succumb occasionally to excesses, which is why regulators have to be vigilant. The report argues for skilled regulators who encourage growth and innovation even while working harder to contain risks.

Two Case Studies on Electronic Distribution of Government Securities Thomas C. Glaessner 2004 The case study on the Small Investors Program of the Philippines looks at a program that the Philippine government has been experimenting with to sell its securities directly to retail investors over the Internet. The recently revised version of the program called the Expanded Small Investors Program aims to increase access to government securities and distribute them more widely, develop better savings products, and enhance competition in the primary markets for these securities. Glaessner and Kantur analyze whether the programs main goals can be achieved while mitigating the risks. Their analysis *Time to Re-think Reserve Programs* 2006-2008

This pocket-sized reference on key environmental data for over 200 countries includes key indicators on agriculture, forestry, biodiversity, energy, emission and pollution, and water and sanitation. The volume helps establish a sound base of information to help set priorities and measure progress toward environmental sustainability goals.

Business Development Opportunities and Market Entry Challenges in Latin America Garita, Mauricio 2015-09-30 Latin America has long held an important role in international economics and continues to attract attention as the region faces restructuring and implements new business conceptions. As a result, Latin America continues to experience economic growth, which further affirms the region's great potential for future business endeavors. Business Development Opportunities and Market Entry Challenges in Latin America provides a practical, in-depth look at the different challenges and opportunities present in the Latin American economy. This text is of use to policymakers, managers, academicians, researchers, advanced-level students, technology developers, and government officials in furthering their research exposure to pertinent topics in market entry and business development in the region. This publication guides the reader to an understanding of the Latin American region both theoretically and practically through a collection of chapters concerning microfinance, political trust, opportunities and challenges for entrepreneurial activity, public-private *Academy of Entrepreneurship in Brazil* Latin America.

Anjali Kumar 2005 There is an increasing awareness that access to financial services can contribute to economic growth and poverty reduction. This study focuses on the delivery of financial services in Brazil, one of the world's most important emerging financial markets. It examines different aspects of financial service provision, and explores approaches to address problems of financial exclusion. Topics discussed include: microfinance schemes; private banking; rural finance systems; institutional infrastructure; and the role of government policy.

Advances in Crowdfunding Rotem Shneur 2020 This open access book presents a comprehensive and up-to-date collection of knowledge on the state of crowdfunding research and practice. It considers crowdfunding models and their different manifestations across a variety of geographies and sectors, and explores the perspectives of fundraisers, backers, platforms, and regulators. Gathering insights from a wide range of influential researchers in the field, the book balances concepts, theory, and case studies. Going beyond previous research on crowdfunding, the contributors also investigate issues of community, sustainability, education, and ethics. A vital resource for anyone researching crowdfunding, this book offers readers a deep understanding of the characteristics, business models, user-relations, and behavioural patterns of crowdfunding.

Heteromation, and Other Stories of Computing and Capitalism Hamid R. Ekbia 2017-05-11 An exploration of a new division of labor between machines and humans, in which people provide value to the economy with little or no compensation. The computerization of the economy—and everyday life—has transformed the division of labor between humans and machines, shifting many people into work that is hidden, poorly compensated, or accepted as part of being a “user” of digital technology. Through our clicks and swipes, logins and profiles, emails and posts, we are, more or less willingly, participating in digital activities that yield economic value to others but little or no return to us. Hamid Ekbia and Bonnie Nardi call this kind of participation—the extraction of economic value from low-cost or free labor in computer-mediated networks—“heteromation.” In this book, they explore the social and technological processes through which economic value is extracted from digitally mediated work, the nature of the value created, and what prompts people to participate in the process. Arguing that heteromation is a new logic of capital accumulation, Ekbia and Nardi consider different kinds of heteromated labor: communicative labor, seen in user-generated content on social media; cognitive labor, including microwork and self-service; creative labor, from gaming environments to literary productions; emotional labor, often hidden within paid jobs; and organizing labor, made up of collaborative groups such as citizen scientists. Ekbia and Nardi then offer a utopian vision: heteromation refigured to bring end users more fully into the prosperity of capitalism.

Finance for Food Doris Köhn 2014-02-19 This book reflects the current state of discussion about agricultural and rural finance in developing and transition countries. It provides insight into specific themes, such as commodity value chains, farm banking and risk management in agricultural banking, structured finance, crop insurance, mobile banking and how to increase effectiveness in rural finance. Case studies illustrate various aspects of agricultural and rural finance in developing economies. The book is based on one of the yearly financial Sector Development Symposia held by the KfW Development Bank.

Bibliographie Mensuelle United Nations Library (Geneva, Switzerland) 2006

Intertivo: Explorenon access to Finance: market Friendly Roles for the Visible Hand? Sergio L. Schumukler 2007

Todd A Watkins 2018-04-09