The Banking Sector in Sub-Saharan Africa. Edition No. 1

Description: Over the last two decades, states have been divesting from productive and financial sectors in Sub-Saharan Africa. On the other hand, they have been endeavoring to promote private sector development and regional economic integration. Meanwhile, financial groups keep expanding their scope across countries by creating/purchasing banks. Within this context, this book addresses the issue of privatization, moral hazard, and government regulation for banking in Sub-Saharan Africa. After an introductory chapter, it explores the privatization of non-financial public productive enterprises in the continent. Chapter 3 is an overview of state divestiture from banking sectors. Chapter 4 tests the effects of state divestiture on bank profitability in a sample of six countries over 1986-1998. Chapter 5 examines the topic of moral hazard and government regulation for banks in Sub-Saharan Africa. It suggests proposals regarding bank regulation and supervision. The book is essential reading for graduate students in banking and finance, policymakers, and practitioners seeking a deeper understanding of moral hazard and bank regulation in Sub-Saharan Africa.

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