

Financial Literacy And Smes Oecd

There is limited access for small and medium-sized enterprises (SMEs) to bank credit. This book proposes new and sustainable models to help ease the access of SMEs to finance and boost economic growth and job creation in Asia. This book looks at the difficulties of SMEs in accessing finance and suggests ways on how to mitigate these challenges. It suggests how we can develop credit information infrastructures for SMEs to remedy the asymmetric information problem and to utilize credit rating techniques for the development of a sustainable credit guarantee scheme. The book provides illustrations of various Asian economies that implemented credit guarantee schemes and credit risk databases and is a useful reference for lessons and policy recommendations.

This book sets out the current SME and entrepreneurship climate, reviews SME and entrepreneurship issues and policies at national and local levels, and provides observations and recommendations for improving and supporting entrepreneurship and SMEs in Poland. Over time, globalization has evolved into a shared journey of humanity, involving entrepreneurship, innovation, business and policy advances around the world. This book explores the link between globalization and development, and reveals the dynamics, strengths and weaknesses, trends in and implications of globalization in Asia and Africa. Presenting papers by respected experts in the field, it shares essential insights into the status quo of globalization processes and structures, identifies the opportunities and threats that globalization faces, and sheds light on the path to global peace. Topics range from using fair-trade practices to compensate for the impacts of globalization; to lessons learned for tomorrow from Tunisia, Morocco and Jordan; as well as emergent topics such as global entrepreneurship capacity and developing the Chinese economy overseas.

Forest landscapes are inhabited by approximately 1.5 billion people. The aggregate gross annual value of these smallholder producers approaches US\$1.3 trillion. Adding value to that production, through financial investment, will be key to delivering the Sustainable Development Goals (SDGs). Therefore, access to finance is an important issue. The Forest and Farm Facility (FFF) commissioned this scoping paper to assess what might be done to improve access to finance. Organisation of forest and farm producers allows finance to be channelled toward value-added investments. But the motivation to form forest and farm producer organisations (FFPOs) varies with context, from the desire to secure resource rights for Indigenous peoples in the forest core, to the desire to strengthen economic scale efficiencies in periurban forest product processing industries. The scale and type of finance needs vary and span enabling investments (grants or concessional loans) through to asset investments (market-rate capital that requires a return). Access to finance for FFPOs requires tailored approaches. For FFPOs, enabling investments in four key areas are needed to create the conditions and necessary track record to attract asset investment: (i) secure commercial rights; (ii) strong organisation for scale; (iii) appropriate technical extension; and (iv) fair market access and business incubation. Enabling investments of this sort make FFPO businesses bankable and affords them access to finance.

Smaller companies are abundant in the business realm and outnumber large companies by a wide margin. Understanding the inner workings of small businesses offers benefits to the consumers and the economy. The Handbook of Research on Intrapreneurship and Organizational Sustainability in SMEs is a critical scholarly resource that examines the strategies and concepts that will assist small and medium-sized enterprises to achieve competitiveness. Featuring coverage on a broad range of topics such as financial management, corporate sustainability, and organizational culture, this publication is geared towards business managers, professionals, graduate students, and researchers working in the field of smaller-scale business development initiatives.

Businesses in the Asia-Pacific communities provide enormous opportunities for local entrepreneurs to develop and collectively collaborate with other economies. However, several challenges and success factors exist for effective business operations in the region. Innovative Management and Business Practices in Asia is a collection of innovative research that enhances understanding and collaboration in business, management, and technology in Asia for the present and in the future. While highlighting topics including corporate culture, international trade, and business administration, this book is ideally designed for managers, executives, CEOs, board members, corporate professionals, managing directors, deans, decision makers, professors, researchers, policymakers, industry practitioners, and students. This book is the proceeding of the International Conference on Sustainable Management and Innovation (ICoSMI 2020) that was successfully held on 14-16 September 2020 using an online platform. The conference was mainly organized by the Department of Management IPB University in collaboration with Leibniz University of Hannover, Universiti Putera Malaysia, Kasetsart University, Tun Hussein Onn University of Malaysia, Tamil Nadu Teachers Education University, Deakin University, University of Adelaide, Forum Manajemen Indonesia, FE Pakuan University, FE Gajah Mada University FEB University of North Sumatra and FEB Andalas University, SBM Bandung Institute of Technology, FEB Lampung University, Perbanas Institute Jakarta, FE Bina Nusantara University, and SBE Prasetiya Mulya University. This conference has brought academic researchers, business practitioners as well as graduate students together to exchange their experiences and research results about most aspects of innovation and sustainability, and discuss the practical challenges encountered and the solutions adopted. About 402 delegates across the world including Indonesia, Malaysia, Thailand, Spain, China, and India have attended and presented their research works in the conference. The proceeding consists of 80 high-quality papers that were selected from more than 250 submitted papers. The papers are classified into 12 themes, namely Finance for Sustainability, Industry 4.0 and Future Business Sustainability, Policy and Strategy for Sustainable Innovation and Supply Chain, Smart Agriculture Management for Environmental Sustainability, and Sustainable Human Resources. Finally, we would like to express the greatest thanks to all colleagues in the steering and organizing committee for their cooperation in administering and arranging the conference as well as reviewers for their academic works and commitment to reviewing papers.

In light of the Sustainable Development Goals, sustainability is a factor to consider for understanding the changes that are coming in the business world and in different areas of management. Companies must reorient their business objectives towards sustainable and responsible production for the environment and society. In this context of change, it is important to open the debate and obtain more thorough knowledge on how companies should change their leaderships strategies and carry out their financial planning, as well as analyze the risk of their clients and innovative projects that respect the environment. Financial Management and Risk Analysis Strategies for Business Sustainability proposes a series of practical and theoretical perspectives on how the business world has to evolve to adapt to the new situation the world has reached due to undeniable climate change forcing businesses to redefine their productive processes and internal organization. Topics highlighted include financial management procedures, corporate social responsibility, risk analysis, financial literacy, and innovation in sustainability and sustainable development. This book is a useful reference source for managers, executives, engineers, business professionals, financial analysts, researchers, academicians, and students in the areas of management, human resources, accounting and finance, taxation, environmental economics, and some engineering areas.

Examines the key policies that would increase competitiveness in the countries of the region through developing human capital, improving access to finance for SMEs and creating more

and better investment opportunities.

This Review, undertaken in close co-operation with the Ministry of Agriculture of the Republic of Kazakhstan and conducted within the framework of the OECD Eurasia Competitiveness Programme, assesses the performance of agriculture in Kazakhstan over the last two decades. This publication examines how to strengthen the scope and effectiveness of entrepreneurship policies for women. It examines both dedicated measures for women and ensuring that mainstream policies for all entrepreneurs are appropriate for women. Evidence is offered on the gender gap in entrepreneurship and its causes.

In this report, released in May at the annual meeting of the OECD Council at ministerial level, the Secretary-General summarises the activities of the OECD during the previous year. OECD's 2013 Economic Survey of Colombia examines recent economic developments, policies, and prospects as well as taking a more detailed look at inequality and productivity and growth.

The second issue in a new series, Global Financial Development Report 2014 takes a step back and re-examines financial inclusion from the perspective of new global datasets and new evidence. It builds on a critical mass of new research and operational work produced by World Bank Group staff as well as outside researchers and contributors.

This review of investment policy in Tanzania evaluates the current policy situation and makes recommendations for enabling Tanzania to attract higher investment to exploit its full potential and become a regional trade and investment hub.

The Wiley Handbook of Global Educational Reform examines educational reform from a global perspective. Comprised of approximately 25 original and specially commissioned essays, which together interrogate educational reform from a critical global and transnational perspective, this volume explores a range of topics and themes that fully investigate global convergences in educational reform policies, ideologies, and practices. The Handbook probes the history, ideology, organization, and institutional foundations of global educational reform movements; actors, institutions, and agendas; and local, national, and global education reform trends. It further examines the "new managerialism" in global educational reform, including the standardization of national systems of educational governance, curriculum, teaching, and learning through the rise of new systems of privatization, accountability, audit, big-data, learning analytics, biometrics, and new technology-driven adaptive learning models. Finally, it takes on the subjective and intersubjective experiential dimensions of the new educational reforms and alternative paths for educational reform tied to the ethical imperative to reimagine education for human flourishing, justice, and equality. An authoritative, definitive volume and the first global take on a subject that is grabbing headlines as well as preoccupying policy makers, scholars, and teachers around the world Edited by distinguished leaders in the field Features contributions from an illustrious list of experts and scholars The Wiley Handbook of Global Educational Reform will be of great interest to scholars and graduate students of education throughout the world as well as the policy makers who can institute change.

?????????????:??

This book offers policy guidance for Thailand for fostering entrepreneurship and strengthening the performance of SMEs and their contribution to growth and development.

The pandemic recession in 2020 was milder than in most other OECD countries, but recent outbreaks have prompted the country to begin transitioning from a zero tolerance to a containment approach to the virus. As the recovery becomes more firmly entrenched, public policy must focus on setting the conditions for another prolonged period of strong and well-distributed growth in living standards.

This book provides a comparative overview across the region for SME policy

development.

Behavioral-based intervention in designing public policies has become an important field of study in recent years with empirical studies devoted to analyzing how to design better policies from the fields of behavioral economics, social psychology, sociology, anthropology, economy, political science, design (human-centered design and design thinking), or effective state and non-state bureaucracies throughout the world.

Therefore, it is important to explore this original research on behavioral policymaking that starts from the development of policies following all the way through to the implementation of them and the many stages in between. Current research on public policy seeks to provide insights and support leadership in public administration within the framework of behavioral science. Behavioral-Based Interventions for Improving Public Policies aims to provide a glimpse of the theoretical frameworks in use and some of the latest practical reported research findings for behavioral-based intervention in designing public policies. The chapters will explore policymaking knowledge applied in different types of communities and cultural environments. While highlighting topic areas that include policymaking, policy infrastructure, and policy adoption, this book is ideally intended for professionals and researchers working in the fields of policymaking, administrative sciences and management, behavioral economics, social psychology, sociology, anthropology, economy, or political science along with practitioners, stakeholders, academicians, and students.

Undeniably, the concept of corporate social responsibility (CSR) is not new, but there is a huge difference between understanding the concept of CSR in developed and developing nations. In developing countries, firms have little interest in adopting CSR as a strategy in their business goals. The best practices, techniques, and empirical studies conducted around the globe must be discussed in detail in order to encourage the incorporation of the best CSR strategies for regionally diverse businesses. Global Corporate Social Responsibility Initiatives for Reluctant Businesses is a critical reference source that covers the scope of global corporate social responsibility, which has continued to increase in the last couple of decades. The book includes core aspects of corporate social responsibility philosophy and practices in different European, North American, and Asian countries. This authored book helps readers to understand the corporate social responsibility practices in different countries and also provides a holistic picture of global CSR and emerging trends with the support of empirical studies. Covering topics including internationalization, Islamic CSR, green public procurement, CSR strategy, and sustainability, this book is essential for managers, executives, human resources managers, policymakers, academicians, researchers, students, and practitioners.

After initial success in fighting the COVID-19 pandemic and a strong economic rebound, Turkey faces a resurgence of cases which puts pressure on the country's health system, public resources, social cohesion and macroeconomic sustainability. Public finances offer room for government support to the households and businesses most in need, but this should be provided under a more transparent and predictable fiscal, quasi-fiscal, monetary and financial policy framework.

This publication takes stock of this progress and assesses the opportunities for further strengthening of the Mexican economy through SMEs and entrepreneurship.

Taking a cross-country perspective, this publication sheds light on migrant

entrepreneurship, discussing policy options to foster the development and success of migrant businesses.

The 9th edition of the Scoreboard on Financing SMEs and Entrepreneurs report provides data from 48 countries around the world on SME lending, alternative finance instruments and financing conditions, as well as information on policy initiatives to improve SME access to finance.

SMEs play an important role for economic growth and social inclusion in Indonesia. Based on data from the Ministry of Co-operatives and SMEs, Indonesian SMEs account for nearly 97% of domestic employment and for 56% of total business investment. Indonesia has a Micro, Small and Medium Enterprise (MSME) Law and a specific ministry dedicated to co-operatives and SMEs. The wealth of public programmes for SMEs could be streamlined, and more could be done to support innovative companies able to generate productive jobs and participate in international markets. The development and implementation of an SME strategy would be instrumental to improve the overall coherence of national policy measures, objectives and measurable targets. The review of SME and entrepreneurship policy of Indonesia is part of a peer-reviewed series, by the OECD Working Party on SMEs and Entrepreneurship, which aims to improve the design, implementation and effectiveness of national SME and entrepreneurship policies.

This report presents reports from 15 countries that provide interesting insights into the operations of and challenges faced by high-growth enterprises as well as a policy survey of 340 programmes in 24 countries.

A new wave of technological innovations, often called “fintech,” is accelerating change in the financial sector. What impact might fintech have on financial services, and how should regulation respond? This paper sets out an economic framework for thinking through the channels by which fintech might provide solutions that respond to consumer needs for trust, security, privacy, and better services, change the competitive landscape, and affect regulation. It combines a broad discussion of trends across financial services with a focus on cross-border payments and especially the impact of distributed ledger technology. Overall, the paper finds that boundaries among different types of service providers are blurring; barriers to entry are changing; and improvements in cross-border payments are likely. It argues that regulatory authorities need to balance carefully efficiency and stability trade-offs in the face of rapid changes, and ensure that trust is maintained in an evolving financial system. It also highlights the importance of international cooperation.

This book offers comprehensive examination of research on the relevance of individual behavior and technology to financial innovations. The chapters cover current topics in finance including integrated reporting, people finance, crowdfunding, and corporate networks. It provides readers with an organized starting point to explore individual behaviors and new technologies used in financial innovations. The explicit and growing speed of the spread of new technologies has hastened the emergence of innovation in the field of finance. Topics like the Internet of Things, semantic computing and big data finance are motivating the construction of financial tools that translate into new financial mechanisms. This book strives help readers better understand the dynamic of the changes in financial systems and the proliferation of financial products. Individual Behaviors and Technologies for Financial Innovations is organized in 16 chapters,

organized in three parts. Part I has eight chapters that review the research on gender differences in attitudes about risk and propensity to purchase automobile insurance, financial literacy models for college students, wellness and attitude of university students in the use of credit cards, impact of programs income distribution and propensity to remain in employment, financial literacy and propensity to resort to informal financing channels, risk behavior in the use of credit cards by students. Part II reviews the research on financing for startups and SMEs, exploring funding through crowdfunding platform, operating credit unions, and using networks of friends to finance small businesses outside the domestic market. The four chapters of Part III describe contexts of financial innovation in listed companies, including society's demands on their behavior - we discuss motivations for companies to participate in corporate sustainability indexes, corporate performance through their profile of socially responsible investments, influence of networks of social relations in the formation of boards, and management of companies, and also the precariousness of financial decisions in large companies, as well as the role of the internet in corporate communication with the market.

The future sustainable economic development and well-being of citizens in South East Europe depend on greater economic competitiveness. Reinforcing the region's economic potential in a post-COVID-19 context requires a holistic, inclusive and growth-oriented approach to policy making.

Surveys show that financial literacy levels are typically low around the world, despite the widening access to financial services and the increasing financial risks borne by households in many countries. This suggests that there will be mounting challenges for households and SMEs to invest wisely and effectively as societies age and governments shift away from defined benefit to defined contribution pension schemes. Individuals will increasingly have to make complex financial decisions to plan for their retirement and for a range of foreseen and unforeseen expenditures. All of these developments suggest that financial education should be part of a lifetime process that starts at an early age and is pursued throughout adulthood. The contributions in this book came from a symposium titled, Promoting Better Lifetime Planning through Financial Education, organized by the Asian Development Bank Institute, the Bank of Japan, the Japan Financial Services Agency, and the Organisation for Economic Co-operation and Development, held on 22-23 January 2015 in Tokyo. Amongst the topics discussed were: effective pension management, financial education curricula in schools, training for teachers of financial education, internationally comparable data on financial literacy and the evaluation of the effectiveness of financial education programs. There are also case studies on financial inclusion, regulation, and education in Indonesia, Pakistan, Philippines, Viet Nam, Thailand, and Japan.

This report provides policy recommendations to enhance Brazil's SME and entrepreneurship performance, covering, among others, innovation policy, export support, access to finance, and women's entrepreneurship.

This assessment of SME policy frameworks in eastern partnership countries helps support SME policy development in the eastern partnership countries through identification of strong and weak points in SME policy elaboration and implementation. Austrian citizens enjoy high living standards, well-being and social cohesion. Until the ongoing global slowdown, robust employment growth in the private sector kept

domestic demand and investment remarkably robust. More people moved into work and inward migration has been strong. At the same time, new challenges related to social cohesion challenges have emerged, as increased skill differences in the population and diverging productivity performance across firms have generated a higher range of outcomes for job quality and market wages than in the past. Myriad entrepreneurial firms across all regions should better adapt to new megatrends of ageing, globalisation and digitalisation.

Costa Rica's social and economic progress has been remarkable. Over the last 30 years, growth has been steady and GDP per capita has tripled. A strong commitment towards trade openness has been key to attract foreign direct investment and move Costa Rica up in the global value chain. Costa Rica faces substantial challenges to retain achieved successes and to continue converging towards higher living standards. The fiscal situation remains a critical vulnerability.

OECD Economic Surveys: Turkey 2021 OECD Publishing

This book provides policy guidance to help policy makers address women's and girls' needs for financial education, and a comprehensive analysis of the current status of knowledge on gender differences in financial literacy and policy responses in terms of financial education for women and girls.

This publication presents the findings of the OECD review of SME and Entrepreneurship Policy in Viet Nam. It offers an in-depth examination of the performance of small and medium enterprises (SMEs) and entrepreneurship in Viet Nam, the quality of the business environment, and national policies in support of new and small businesses.

[Copyright: 6e1dcbe95f2f978dbc14f917707361ef](https://doi.org/10.1787/6e1dcbe95f2f978dbc14f917707361ef)