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Miriam Bruhn is a Senior Economist in the Finance and Private Sector Development Team financial literacy, and the Banking the World: Empirical Foundations of

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Banking the World Empirical Foundations of Financial Inclusion Edited by Robert Cull, Ash Demirgüç-Kunt, and Jonathan Morduch The MIT Press Cambridge, Massachusetts

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Citation: Cole, Shawn, Thomas Sampson, and Bilal Zia. "Valuing Financial Literacy." Chap. 12 in Banking the World: Empirical Foundations of Financial Inclusion

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