## **Contents**

	Series Introduction Sebastian Edwards, Simon Johnson, and David N. Weil	1
	Volume Introduction Sebastian Edwards, Simon Johnson, and David N. Weil	5
I. FINANCE AND CAPI	TAL ALLOCATION	
	Resolving the African Financial Development Gap: Cross-Country Comparisons and a Within-Country Study of Kenya Franklin Allen, Elena Carletti, Robert Cull, Jun Qian, Lemma Senbet, and Patricio Valenzuela	13
	Challenges in Banking the Rural Poor: Evidence from Kenya's Western Province Pascaline Dupas, Sarah Green, Anthony Keats, and Jonathan Robinson	63
	The Financial Sector in Burundi: An Investigation of Its Efficiency in Resource Mobilization and Allocation Janvier D. Nkurunziza, Léonce Ndikumana, and Prime Nyamoya	103

4	Were the Nigerian Banking Reforms of 2005 a Success and for the Poor?  Lisa D. Cook	157
5	S. Misallocation, Property Rights, and Access to Finance: Evidence from within and across Africa Sebnem Kalemli-Ozcan and Bent E. Sørensen	183
II. Mobile Phones		
6	6. New Cellular Networks in Malawi: Correlates of Service Rollout and Network Performance Dimitris Batzilis, Taryn Dinkelman, Emily Oster, Rebecca Thornton, and Deric Zanera	215
7	<ul><li>Mobile Banking: The Impact of M-Pesa in Kenya Isaac Mbiti and David N. Weil</li></ul>	247
III. International	L Trade	
8	S. African Export Successes: Surprises, Stylized Facts, and Explanations William Easterly and Ariell Reshef	297
9	Consequences of Special Fabric Provisions Lawrence Edwards and Robert Z. Lawrence	343
	Contributors Author Index Subject Index	395 399 403