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(CEMOTEV), "DOES FINANCIAL INCLUSION  
AFFECT THE AFRICAN BANKING  
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**Article : "Does Financial inclusion affect the African banking stability ?"**

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**Abstract**

*"This paper offers an empirical investigation on the channels through which financial inclusion may influence the soundness of African banks. Using the dynamic panel approach, we construct a composite index of financial inclusion for 38 African countries over the period 2005 to 2014, and then investigate if the financial inclusion could influence directly or through the competition the banking stability. Our results indicate a strong relation between financial inclusion, and banking stability. In addition, the result suggests that the policy makers face tradeoffs between financial inclusion and bank competition to improve the financial stability."*

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