

1.

Cull, R., Demirguc-Kunt, A., & Morduch, J. (2007). Financial performance and outreach: a global analysis of leading microbanks. *The Economic Journal*, 117(517), F107-F133.
<http://dx.doi.org/10.1111/j.1468-0297.2007.02017.x>

The genre talks about the importance of including the all the population in the financial services. With this, it will help in giving inclusion all the bankable population, and they will be able to grow their savings. It will also help and assist in the micro savings in having enough profits which will help them to be afloat in the market. In the schools, financial education will also be of much importance as it will avail the students on the importance of banking industry. This largely supports the experience I gathered in my internship programme which was in one of the financial service provider.

The journal presents the need to incorporate financial teaching in schools urging that investing heavily in staff costs will minimize costs and increase profitability in microfinance banks who are able to secure high rates of loan repayments but they do not get high profits. The author urges that profitability is the tool that microfinance can use to reduce poverty among the people as it would be an importance in teaching the importance of financial inclusion to the schools. Therefore, by incorporating financial education in schools, lenders will be able to use institution design and orientation as well as avoiding the ongoing subsidy to maximize their profits.

2. *

Today, G. (2014, October 9). Unified Agenda for financial inclusion. Retrieved October 28, 2016, from Financial Inclusion, <http://governancetoday.co.in/unified-agenda-for-financial-inclusion/>

Financial inclusion is the way in which the all the population of a country is involved in the banking services. It says that having this inclusion to the unbanked community it will enable to offer banking services which will largely enhance the lives and the living standards in general. Banking will help them to earn interest on their money, and this will increase the revenues which they are gathering on their daily basis. Hence the genre presses on the benefits of banking. In the internship programmes I had that most person were not financially literate due to lack of the financial inclusion.

The website talks about the essence and importance of banking the unbanked population who have the tendency of maintaining their saving in the form of hard cash or jewellery. For example in India, more than sixty-five percent of the total population did not have access to formal banking service according to research conducted by World Bank Findex Survey in 2012. Incorporating financial teaching concepts to the 65 percent, for example, will help in the reduction of the poverty among the Indian population who will also enable them to access banking services. Finally it concludes that when financial services are well included by the unbanked population it will offer better lives.

3.

CollegeSimply. (2016). Lowest acceptance rate colleges & universities in America. Retrieved November 6, 2016, from <http://www.collegesimply.com/guides/low-acceptance-rate/>

In this genre, it talks about the level of which the students were accepted to the main universities across the United States. In the genre, it has stipulated the total number of applicants in a given university and the number of the students who were accepted to the same colleges. This gives the prospects students the kind of schools they should apply which will be coupled with their personal capability. From this genre, the students will have the opportunity to work hard so that they attain the minimum qualification to join the prestigious universities. From the internship experience most students lack enough financial knowledge so that they can be able to take up the private universities vacancies available. Hence when well included it would make it possible for them to take-up the chances in the private universities.

The pieces of this genre will be useful in the project by providing the information on how the enrolment in universities. When this is given, the students will be in a position of having more information and most importantly apply to the universities which have well qualified. This will reduce the cases at which the students will lose the chances of joining university of their choice. The genre will inform my understanding on the importance of teaching students to work hard so that they manage to archive their levels and their dream schools in future. The genre has well fitted in another genre as they all talk about the current states of affairs and also give how one can be able to prepare for the future affairs.

4. *

Lewis, S. & Lindley, D. Financial Inclusion, Financial Education, and Financial Regulation in the United Kingdom. SSRN Electronic Journal. <http://dx.doi.org/10.2139/ssrn.2672777>

In this genre, it focuses on England and population in the context of how banked they are. In their case what is mostly considered are the small business owners and the self-employed persons. The person engage in business activities which have high levels of risks, and they

are unsecured when they are undertaking the risks, this makes them to be very vulnerable and having stable financials inclusion would make them have more security when undertaking their business.

The book summarizes the financial problems associated with the population of the United Kingdom especially the small business owners and the self-employed individuals. These people have high levels of unsecured debts, and they are not likely able to get pension savings as compared to employees. The regulatory system does not protect small business owners to the same degree with retail customers making the financial capability to be low among the largest population and thus there is a need to support financial education teaching in schools. The source perfectly fits the other sources I have discovered since they have talked about the importance of financial inclusion to the unbanked population. This largely supports the experience I gathered in my internship programme which was in one of the financial service provider.

5.

Russia Trust Fund (2012). Financial Literacy and Education. Retrieved from <https://www.microfinancegateway.org/sites/default/files/mfg-en-paper-the-role-of-financial-education-in-financial-inclusion-oecdinfe-evidence-policies-and-illustrative-case-studies-jun-2013.pdf>

Customer protection is the way in which the consumer is protected by the government and other agencies from the exploitation of the sellers of the market. It presents the way in which the sellers will present fair deals to the buyers. For customers to be aware of the fairness, they need to have an awareness of the financials information, and this makes it more important for customers to have a financial inclusion.

The book summarizes the importance of financial inclusion, consumer protection as well as the financial education to achieve financial stability and inclusive development in given country or economy. It urges that the above mentioned three elements are essential in achieving the financial system as well as the financial well-being of individuals most of whom have been financially excluded. Incorporating financial teaching concepts in high school will help the financially excluded to achieve financial stability and thus being included in the development of the country. The source perfectly fits the other sources I have discovered since they have talked about the importance of financial inclusion to the unbanked population.

6.

Allen, M., McLees, J., Richardson, C., & Waterford, D. (2015). Project Planning and Best Practices. *Journal Of Information Technology & Economic Development*, 6(1), 1-15
Retrieved from Business Source Complete, 2153-974X

This source discusses the best practices that are used in the project management. The author, Allen, details the risks associated with managing and developing a sound project along with the project requirements and manpower needed. Furthermore, he also references an example with an international corporation that is creating a new product for a different market and how the product adapted to the new environment. This, therefore, means that incorporating best practices in the project planning will lead to the success of the project.

The above source will help me to know some of the best practices that I will use to make my project to be a success, and it supports my main claim that the planning of the project is the crucial element in project development. Based on the past data and statistics, the above source will help me strengthen my ability to argue that planning is the core and central

activity in the project management. This source is directly related to other sources in that most of them talks about project planning and how effective planning will lead to a successful project in future. . In the internship programmes I had that most person were not financially literate due to lack of the financial inclusion and when the inclusion is made a basic information it would greatly help in the helping students and the general public.