



BANCO DE LA REPÚBLICA  
PRESENTS  
THE BOOK *INCLUSIÓN  
FINANCIERA RURAL:  
EL CASO DEL SUR DEL TOLIMA*  
(RURAL FINANCIAL INCLUSION:  
THE CASE OF SOUTHERN TOLIMA)

This coming Tuesday, August 15, *Banco de la República* presents the book titled *Rural Financial Inclusion: the case of Southern Tolima*, written by Carlos Gustavo Cano, former member of the Board of Directors of the Central Bank; Paola Cuadros, specialized professional at the section of Economic and Financial Education; and Dairo Estrada, main researcher at the Economic Studies Division of *Banco de la República*. The event will take place at 6:00 pm at the *Casa Gómez Campuzano*, located on Calle 80 # 8-66 in Bogotá, with the presence of the authors, Mr. Juan José Echavarría (Governor of the Central Bank of Colombia), and representatives of the United States Agency for International Development (USAID) Colombia.

This book presents the results of an investigation intended to demonstrate the level of financial inclusion in Southern Tolima. By collecting information from rural households, inquiries were made concerning the need to improve the services and financial interventions performed in this area. This work suggests it is necessary to learn about the economic dynamics of the regions, to identify the best channels, and, in general, to strive for interventions in



the financial system formulated on the basis of the people's real needs in accordance with their logic for agricultural production, thus seeking to improve the population's welfare and quality of life.

The research confirmed that Southern Tolima is a region with a hopeful geographic location and a huge potential for economic development, given the transition it has experienced in the last 10 years while leaving behind its history of war and drug trafficking and becoming a supplier of food and a producer of one of the best coffee species of Colombia.

Surely, this process favored association in the population, which has led to enhance agricultural and rural activities, leading the region to become a sensitive area for the country.

This research comes as the result of the participation of different entities, mainly from the United States Agency for International Development (USAID), the Central Bank of Colombia, the Rural Finance Initiative, the University of Glasgow and its program "Peace and Region," the Department for Social Prosperity, the Tolima branch of the Bureau of Territorial Management, municipal governments, community action boards, and associations of producers in the municipalities of Ataco, Planadas, and Rioblanco, as well as the programs "Land and Rural Development" and "Colombia Responds" USAID (Central Region).

The PDF version of the book can be freely downloaded at:  
[www.banrep.gov.co/libros](http://www.banrep.gov.co/libros).

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