

Poverty Social Exclusion *and* Microfinance in Britain



Ben Rogaly
Thomas Fisher
and Ed Mayo

An Oxfam Publication

Poverty Social Exclusion And Microfinance In Britain

**Beverly Lemire, Ruth Pearson, Gail
Campbell**



Poverty Social Exclusion And Microfinance In Britain:

Poverty, Social Exclusion and Microfinance in Britain Ben Rogaly, Thomas Fisher, 1999 This is an analysis of the potential of community based financial services to reduce poverty and combat social exclusion in Britain From this base the authors move to a critical review of the outcomes of microfinance interventions around the world They consider innovative economic responses to poverty in countries such as Bangladesh and Bolivia Then drawing on their own research they set out ways to counter financial exclusion in Britain how to enable people to build assets and acquire capital and provide mechanisms for the wealth retention in communities deserted by conventional banks Poverty, Social Exclusion and Microfinance in Britain Thomas Fisher, 1999 Financial Exclusion and the Poverty Trap Pamela Lenton, Paul Mosley, 2012-02-27 The persistence of poverty hurts us all and attacking poverty is a major policy objective everywhere In Britain the main political parties have an anti poverty mandate and in particular an agreed commitment to eliminate child poverty by 2020 but there is controversy over how this should be done This book addresses one of the main causes of poverty financial exclusion the inability to access finance from the high street banks People on low or irregular incomes typically have to resort to loan sharks doorstep lenders and other informal credit sources a predicament which makes escape from the poverty trap doubly difficult Over the last fifteen years a strategy of breaking down the poverty trap has been implemented known in the UK as community development financial institutions CDFIs typically non profit lending institutions focussed on the financially excluded and seeking to learn from the achievements of microfinance around the world Focussing on the period 2007-09 during which the UK went into a global recession this book investigates how CDFIs work and how well they have helped low income people and businesses to weather that recession Based on a study of eight CDFIs in four UK cities we ask what ideas for overcoming financial exclusion have worked well and which have worked badly What can we learn from the experience of these CDFIs which can help reduce poverty in this country and globally We assess the impact of CDFIs using a range of indicators including income assets education health and ask what changes in policy by both CDFIs and government agencies for example benefits agencies might be able to increase impact Some of the key lessons are CDFIs need to work with appropriate partners to build up savings capacity in their clients the community environment is vital in determining who escapes from the poverty trap and CDFIs can never function properly unless they learn how to control their overdue debts This book will be vital reading for those concerned with social policy microfinance and anti poverty policies in industrialised countries and around the world The Solidarity Economy Tehila Sasson, 2024-05-28 Histories of the economy often characterize the post war era as one of demoralization in which the rise of monetarism and neoliberalism marked a moral decline in public life The story Tehila Sasson tells here by contrast uncovers the humanitarian moral and popular origins of a new form of cultural capitalism one which promised that commerce could offer ethical progress after empire Unlike the more common story about the neoliberal and conservative right it focuses on the role of the British left and the

nonprofit sector in particular in this transformation It follows economists MPs campaigners activists and journalists of the British left all of whom turned away from state led development towards a vision of decentralized fair trade markets For the key actors in this story it was the state not the marketplace that was morally vacant Haunted by the specter of imperial political economy they sought to bypass the state as the primary organizer of economic life Provided by publisher *Urban Geography in America, 1950-2000* Brian J.L Berry,James Wheeler,2014-05-01 Urban Geography in America offers a comprehensive historiography of this major field Compiling the best essays from the flagship journal Urban Geography it shows the evolution of the field from the 1950s to 2000 as it shifted from data driven social science modeling in the 1960s to the more critical perspectives of the 1970s to postmodernism in the 1980s to feminism and globalization in the 1990s It covers all the major trends and figures and features some of the most important names in the field Ultimately this will be a necessary reference for all scholars in the field and all graduate students taking introductory courses and preparing for their comprehensive exams

Financial Inclusion Schemes in India Firdous Ahmad Malik,D. K. Yadav,2022-05-06 The exclusion of the destitute population from the formal financial system is a long standing problem in India This book examines the performance of financial inclusion policies in India to understand their impact on two urban vulnerable groups Slum Dwellers and Beggars This study includes analysis at the national level the variables of the financial inclusion index like Penetration Availability and Usage from 2006 to 2020 from the world bank data set Similarly the authors examine five policies on financial inclusion by conducting a primary level survey on two urban capital cities of Lucknow and Kolkata using a well structured questionnaire for data collection The authors uses two sampling techniques simple random in the case of beggars and stratified random in the case of slum dwellers This book highlights the difference between financial access and non access of household respondents in capturing the impacts of financial inclusion schemes on their socio economic condition and financial behavior The findings indicate that access to these schemes is extremely limited for the underprivileged population such as beggars and slum dwellers The analysis has shown that claims made by the government are not based on real life occurrences This book demonstrates that these programs have a negligible effect on life deprived people This book will be of interest to academia policymakers and society at large *Financial Exclusion* S. Carbó,E. Gardner,Philip Molyneux,2015-12-17 This text is concerned with the increasingly important and problematic area of financial exclusion broadly defined as the inability and or reluctance of particular societal groups to access mainstream financial services This has emerged as a major international policy issue There is growing evidence that deregulation in developed financial sectors improves financial inclusion for some societal groups more products become available to a bigger customer base but may at the same time exacerbate it for others for example by emphasizing greater customer segmentation and more emphasis on risk based pricing and value added In developing countries access to financial services is typically limited and therefore providing wider access to such services can aid financial and economic development This is the first text to analyze

financial exclusion issues in different parts of the world and it covers the various public and private sector mechanisms that have been advanced to help eradicate this problem

Hard Choices Jerry Buckland, 2012-03-30 When low income city dwellers lack access to mainstream banking services many end up turning to fringe banks such as cheque cashers and pawnshops for some or all of their financial transactions This predicament of financial exclusion faced by those underserved by conventional financial institutions is comprehensively examined in Jerry Buckland's powerful study *Hard Choices* The first account of the nature and causes of financial exclusion in Canada *Hard Choices* thoroughly integrates economic and social data on consumer choice bank behaviour and government policy Buckland demonstrates why the current two tier system of banking is becoming increasingly dysfunctional especially in the context of new credit products that aggravate income inequality and stifle local economic growth Featuring a foreword by esteemed economics scholar John P Caskey *Hard Choices* presents pragmatic policy improvements on both the public and private levels that can promote and build financial inclusion for all

Understanding the Social Economy and the Third Sector Simon Bridge, Brendan Murtagh, Ken O'Neill, 2020-05-13 *Understanding the Social Economy and the Third Sector* fills a significant gap by bringing together a comprehensive range of topics in one resource Students will gain a working knowledge of the social economy and social capital illustrated by comparison with the private and public sectors and real world examples

The SAGE Handbook of Social Geographies Susan Smith, 2010 With clarity and confidence this vibrant volume summons up the social in geography in ways that will excite students and scholars alike Here the social is populated not only by society but by culture nature economy and politics Kay Anderson University of Western Sydney This is a remarkable collection full of intellectual gems It not only summarises the field of social geography and restates its importance but also produces a manifesto for how the field should look in the future Nigel Thrift Vice Chancellor University of Warwick The book aims to be accessible to students and specialists alike Its success lies in emphasizing the crossovers between geography and social studies The good editorial work is evident and the participating contributors are well established scholars in their respective fields Miron M Denan Geography Research Forum An excellent handbook that will attract a diversity of readers It will inspire undergraduate postgraduate students and stimulate lecturers researchers interested in the complexity and diversity of the social realm As the first of its kind in the sub discipline it is a book that is enjoyable to read and will definitely add value to a personal or library collection Michele Lobo New Zealand Geographer The social relations of difference from race and class to gender and inequality are at the heart of the concept of social geography This handbook reconsiders and redirects research in the discipline while examining the changing ideas of individuals and their relationship with structures of power Organised into five sections the *SAGE Handbook of Social Geographies* maps out the connections anchored in social geography Difference and Diversity builds on enduring ideas of the structuring of social relations and examines the ruptures and rifts and continuities and connections around social divisions *Geographies and Social Economies* rethinks the sociality subjectivity and

placement of money markets price and value Geographies of Wellbeing builds from a foundation of work on the spaces of fear anxiety and disease towards newer concerns with geographies of health resilience and contentment Geographies of Social Justice connects ideas through an examination of the possibilities and practicalities of normative theory and frames the central notion of Social geography that things always could and should be different Doing Social Geography is not exploring the how to of research but rather the entanglement of it with practicalities moralities and politics This will be an essential resource for academics researchers practitioners and postgraduates across human geography **Women and Credit** Gail

Campbell,Beverly Lemire,Ruth Pearson,2020-07-12 Credit can be instrumental in equalizing opportunity and alleviating poverty yet historically men and women have not had the same access Partly because of this women have been excluded from many previous economic histories This book fills a significant gap in exploring the vexed relationship between the women and credit across time and space Providing examples of credit agencies and initiatives in both the developing and developed world Women and Credit raises important policy issues and makes valuable suggestions for reconfiguring the relationship between women and credit It also answers questions previously ignored by scholars yet of vital significance to women s studies and economic history What contribution did women make to the development of industrial capitalism How does women s access to credit vary across time and cultures How has the development of micro credit initiatives affected women s economic position and what role will such initiatives play in the future This book is an invaluable resource for anyone in the fields of Women s studies economic history anthropology or development Women and Credit Beverly Lemire,Ruth Pearson,Gail Campbell,2001 Comprises 19 papers which provide examples of credit agencies and initiatives in both developed and developing countries and make suggestions for reconfiguring the relationship between women and credit

Micro-entrepreneurs Andrea Westall,Peter Ramsden,Julie Foley,2000 **Indigenous Studies: Breakthroughs in Research and Practice** Management Association, Information Resources,2019-10-11 Global interest in indigenous studies has been rapidly growing as researchers realize the importance of understanding the impact indigenous communities can have on the economy development education and more As the use acceptance and popularity of indigenous knowledge increases it is crucial to explore how this community based knowledge provides deeper insights understanding and influence on such things as decision making and problem solving Indigenous Studies Breakthroughs in Research and Practice examines the politics culture language history socio economic development methodologies and contemporary experiences of indigenous peoples from around the world as well as how contemporary issues impact these indigenous communities on a local national and global scale Highlighting a range of topics such as local narratives intergenerational cultural transfer and ethnicity and identity this publication is an ideal reference source for sociologists policymakers anthropologists instructors researchers academicians and graduate level students in a variety of fields **The Neoliberal Age?** Aled Davies,Ben Jackson,Florence Sutcliffe-Braithwaite,2021-12-07 The late twentieth and early twenty first centuries are commonly

characterised as an age of neoliberalism in which individualism competition free markets and privatisation came to dominate Britain's politics economy and society This historical framing has proven highly controversial within both academia and contemporary political and public debate Standard accounts of neoliberalism generally focus on the influence of political ideas in reshaping British politics according to this narrative neoliberalism was a right wing ideology peddled by political economists think tanks and politicians from the 1930s onwards which finally triumphed in the 1970s and 1980s The Neoliberal Age suggests this narrative is too simplistic Where the standard story sees neoliberalism as right wing this book points to some left wing origins too where the standard story emphasises the agency of think tanks and politicians this book shows that other actors from the business world were also highly significant Where the standard story can suggest that neoliberalism transformed subjectivities and social lives this book illuminates other forces which helped make Britain more individualistic in the late twentieth century The analysis thus takes neoliberalism seriously but also shows that it cannot be the only explanatory framework for understanding contemporary Britain The book showcases cutting edge research making it useful to researchers and students as well as to those interested in understanding the forces that have shaped our recent past

Tackling Financial Exclusion Sharon Collard, Elaine Kempson, Claire Whyley, 2001 There has been mounting concern recently about people who have limited access to financial services and are considered to be financially excluded This report identifies and examines a range of potential solutions to meet the needs of people living on the margins of financial services Moreover it provides practical guidance for other local communities wanting to evolve plans for tackling financial exclusion Unlike much of the previous research on financial exclusion this report approaches the problem from the standpoint of people who are affected by financial exclusion themselves and live in a community where many of their friends and neighbours are also excluded In particular the report examines the difficulties and unmet needs for financial services expressed by local people in Barton Hill Bristol one of the 17 Pathfinder areas in the government's New Deal for Communities initiative documents a range of possible solutions to the needs of those suffering financial exclusion presents local people's assessments of the best ways to tackle the problems of financial exclusion in their own community vbTab This report will be of interest to all those involved in community regeneration or access to financial services including financial service providers local authorities voluntary sector organisations academics and policy makers at both local and national levels

Migrant Nurses Andrea Winkelmann-Gleed, Roswyn Hakesley-Brown, Karen Atkin, 2022-10-30 The NHS and independent healthcare sectors increasingly depend on the contributions of the migrant workforce to make up for serious shortfalls in staff numbers This book analyses the motivation required for nurses to migrate their experience of integration and the important contribution they can make in the healthcare environment Based on quantitative and qualitative research conducted among migrant and refugee nurses this book includes many first hand accounts from individuals adapting to working life in the United Kingdom It covers areas such as diversity relationships problems cultural understanding and

exclusion as well as taking an overall look at migration ethnicity and employment Migrant Nurses is a practical handbook that provides vital information for human resources managers in the NHS and private healthcare sectors diversity managers and mentors It provides great insight for researchers interested in organisational behaviour healthcare and development studies Policy makers and shapers will find it helpful and community groups working with migrants and refugees will also find it valuable

Identity, Ethnic Diversity and Community Cohesion Margaret Wetherell, Michelynn Lafleche, Robert Berkeley, 2007-06-04 What is meant by community Is there a balance between equality integration and diversity Does the idea of identity undermine community cohesion Identity Ethnic Diversity and Community Cohesion considers these questions and explores the concept of identity and how its different meanings and interpretations impact upon community policy The book brings together the ideas and perspectives of leading academics policymakers think tank representatives and community workers offering a cutting edge and interprofessional approach to the key debates Other key features include strong links between theory practice and policy up to date analysis of contemporary policy issues author commentaries reflections on key themes and case studies that illustrate the relevance of research to real life a leading group of editors and authors the ESRC Identities Programme and the Runnymede Trust represent a wealth of research and policymaking experience This original and innovative book makes a distinctive contribution to debates about identity ethnicity and community cohesion It is of interest to those studying social policy community studies politics and sociology as well as being relevant for policymakers researchers and those working in the public sector Margaret Wetherell is Professor of Social Psychology at the Open University and Director of the ESRC Identities and Social Action Programme Michelynn Lafl che Director of the Runnymede Trust has headed the Trust s work programme and strategic policy direction since 2001 Robert Berkeley a sociologist with a PhD from Trinity College Oxford is Deputy Director of the Runnymede Trust

Poverty and Exclusion in North and South Elizabeth Dowler, Paul Mosley, 2005-07-25 Over the past decade there has been a worrying increase in poverty in the industrialised countries of the North while many of the developing countries of the South have experienced some improvement This collection argues that there are a number of likenesses between the predicaments of North and South and that these warrant further investigation and analysis

The Dhaka University Studies , 2006

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