



WAGESTREAM

# Tackling Financial Exclusion



# Tackling Financial Exclusion

**Claire Whyley, Elaine Kempson, Sharon  
Collard**

## **Tackling Financial Exclusion:**

*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. The document presents a range of possible solutions to the needs of those suffering financial exclusion, and presents local people's assessments of the best ways to tackle the problems of financial exclusion in their own community.

*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.

*Taming the Fringe* Craig McMahon, 2021-04-09 *Taming the Fringe* analyses the regulation and evolution of two credit products that were and remain vital to the working poor. Policymakers have struggled with pawnbroking and moneylending because they raise broader issues pertaining to poverty, capitalism, and financial regulation. The values of easily accessible credit and financial independence compete with society's desire to protect people from predatory loans. Policymakers have pondered whether regulation can lower costs without reducing access for those most in need of small cash loans. Can government policy protect borrowers while also providing sufficient profit for lenders? The many attempts at doing so reveal the difficulty of safeguarding the needs of people who have experienced financial trouble before seeking a loan. *Taming the Fringe* is the first extended study of the payday lending and pawnbroking markets in Britain and the only one to examine over

160 years of financial results and market data This work explains why small value lenders have generated such passionate debate even being described as the devil incarnate It adds to our knowledge of fringe banking and the evolving role of financial regulation to protect the working poor Since 1870 pawnbrokers and moneylenders have actively shaped regulation a viewpoint the existing literature does not address adequately This work contributes to the scholarly and policy dialogue on financial inclusion working class poverty and the development and legitimacy of fringe lending This book analyses the motivation content and outcome of critical regulatory episodes that have shaped fringe banking While historians have written volumes about consumer credit few have analysed why elite policymakers have sought to protect the working poor from some credit markets This work demonstrates that across time conflicting views on poverty and liberal economic theory have to varying degrees influenced how the government has protected the working poor and will be of interest to financial and economic historians

*Opportunity for All* Great Britain. Treasury,2004 The pre budget report updates forecasts for the economy and public finances and reports on the implementation of the Government's long term economic goals and policy priorities Some of the main points are i the forecast for UK economic growth for 2004 is 3.25 per cent and is forecast to be 3 to 3.5 per cent in 2005 ii public spending will reach 579 billion in 2007/08 607 billion in 2008/09 and 634 billion in 2009/10 iii government borrowing for the year to April 2004 will be 35 billion was forecast in 2004 budget at 37.5 billion and forecast at 34 billion for the next year and iv inflation forecast at 1.75 per cent next year and two per cent in the years to follow Other measures include a freeze on road fuel duties 1 billion available for local authorities in England to reduce pressures on council tax rises an extension of paid maternity leave provision a clampdown on corporate tax avoidance schemes and support for scientific research and development

### **The Role of Islamic Finance in Tackling Financial Exclusion in the**

**United Kingdom** Mohammed Hersi Warsame,2016 This study looks at the financial exclusion of less affluent UK Muslims before and since questions about the social benefits that Islamic banks have brought to those on low incomes The impact of the introduction of Islamic banking in enhancing the financial inclusion level of low income Muslims is assessed

### **New**

### **Frontiers in Banking Services** Luisa Anderloni,Maria Debora Braga,Emanuele Maria Carluccio,2007-03-21 This book is

devoted to an issue that is the subject of growing interest amongst policy makers financial providers and academics That issue is the problem of unbanking or underbanking in developed countries The issue has arisen because faced with an ever more sophisticated and efficient financial system an increasing number of people have found themselves in danger of being excluded from it The goal of the papers that follow is to draw attention both through a theoretical framework and through field study to the need for banks financial institutions public authorities and non profit associations to increase their efforts to understand the process of financial exclusion so that they can develop approaches to help people on low to moderate incomes to gain access to the whole range of financial services from payment to savings and from loans to investment Some farsighted banks and financial institutions have already developed strategies and introduced new products and services to

promote financial inclusion in these untapped markets The research group is international and multi disciplinary The authors are grateful to the Italian Ministry for University Research MIUR for financial assistance provided under the PRIN 2003 programme The volume has been produced thanks to support from the University of Valle d Aosta Universit de la Vall e d Aoste Italy which has an leading reputation for encouraging research on financial innovation aimed at marginalised groups

**Financial Innovation and Engineering in Islamic Finance** Samir Alamad,2017-04-13 This book provides two important contributions to existing theories in the financial innovation literature First it extends the existing literature of innovation orientation to a completely new field and construct that is based on a religious imperative as a framework within which financial innovation is constrained It explains how an innovation orientation in IFIs can be directed within religious rules which indicates that innovation orientation in IFIs is a learning philosophy Second the book introduces and examines the plasticity of Shariah as a shared boundary object and its dynamic role in managing tension and conflicting values in the financial innovation process Furthermore building on the empirical results the study illustrates the insights that each theoretical lens affords into practices of collaboration and develops a novel analytical framework for understanding religious orientation towards financial innovation This practical contribution of the developed framework could form the basis for a standardised framework for the Islamic finance industry The book concludes by noting the policy and managerial implications of its findings and provides directions for further research

**Tackling Financial Exclusion** Karl Dayson,Pat Conaty,2005

**The Role of Private Funding in Tackling Financial Exclusion** Friends Provident Foundation,2008

**The Role of Islamic Finance in Tackling Financial Exclusion in the United Kingdom** Mohammed Hersi Warsame,2016

**Environment & Planning** ,2004

**Financial World** ,2001

**Tackling Financial Exclusion in Ireland** Ireland. Combat Poverty Agency,2008

**Saving and Borrowing** Claire Whyley,Elaine Kempson,Sharon Collard,2000

**Financial Exclusion Select Committee 1st Report of Session 2016-17. Tackling Financial Exclusion** Great Britain. Parliament. House of Lords. Select Committee on Financial Exclusion,2017

**Banking the Unbanked** Great Britain. Parliament. House of Commons. Treasury Committee,2006 Financial exclusion can impose significant costs on individuals and be a barrier to employment and enterprise Many people are still facing problems in opening basic bank accounts and operating them to maximise their value Some banks are not meeting their obligations under the Banking Code This report sets out an agenda for action for the Government banks and the Banking Code Standards Board It also looks at other issues where further action is required such as the banks and utility companies giving greater priority to low cost payment options and the need for the DWP to review third party deduction schemes The Government needs to ensure that problems with accessing bank accounts are resolved before extending the system of direct payment of housing benefit The plans for the migration away from the Post Office Card Account have not been well handled and the report recommends that the Government works with the Post Office in promoting financial inclusion

**Financial Exclusion Select Committee 1st**

**Report of Session 2016-17. Tackling Financial Exclusion** Great Britain. Parliament. House of Lords. Select Committee on Financial Exclusion,2017    Consumer Law and Policy Iain Ramsay,2007-09-30 This revised edition takes into account the development in consumer law and policy while maintaining much of the structure of the earlier edition    *New Statesman* ,2005    **Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of Commons,2010

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