



Financial Exclusion and the Poverty Trap: Overcoming Deprivation in the Inner City

By Pamela Lenton, Paul Mosley

Taylor Francis Ltd, United Kingdom, 2014. Paperback. Book Condition: New. 232 x 156 mm. Language: English . Brand New Book ***** Print on Demand *****.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...



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