1. Record Nr. UNINA9910299361803321 Autore **Buckland Jerry** Titolo Building Financial Resilience: Do Credit and Finance Schemes Serve or Impoverish Vulnerable People? // by Jerry Buckland Pubbl/distr/stampa Cham: .: Springer International Publishing: .: Imprint: Palgrave Macmillan, , 2018 **ISBN** 3-319-72419-3 Edizione [1st ed. 2018.] 1 online resource (289 pages) Descrizione fisica 332 Disciplina Soggetti Finance, Public Banks and banking International finance **Public Finance** Banking International Finance Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Nota di bibliografia Includes bibliographical references and index. Nota di contenuto 1. Introduction -- 2. Financial Inclusion and Building Financial Resilience -- 3. New Areas of Commercial Banking Directed at Vulnerable People: Payday Lending and Mobile Banking -- 4. Financialization and Consumer Behaviour -- 5. Credit, Cash, Savings and Financial Literacy Delivered through Civil Society -- 6. The State: Regulating, Nudging, and Educating for Financial Inclusion -- 7. Conclusion. . This book examines how credit and finance schemes affect the financial Sommario/riassunto lives of vulnerable people around the world. These schemes include payday lending, matched savings, and financial literacy in the Global North, and micro-credit and mobile banking in the Global South. Buckland sets these schemes within the context of financialization and seeks to identify strengths, weaknesses, and ways to enhance the well-

being of vulnerable people. This book's coverage of a wide range of financial products and geographic regions makes for a unique and innovative perspective on this topic. It presents a balanced critique of credit and finance schemes under the assumption that reform is the

most practical means to improve human well-being.