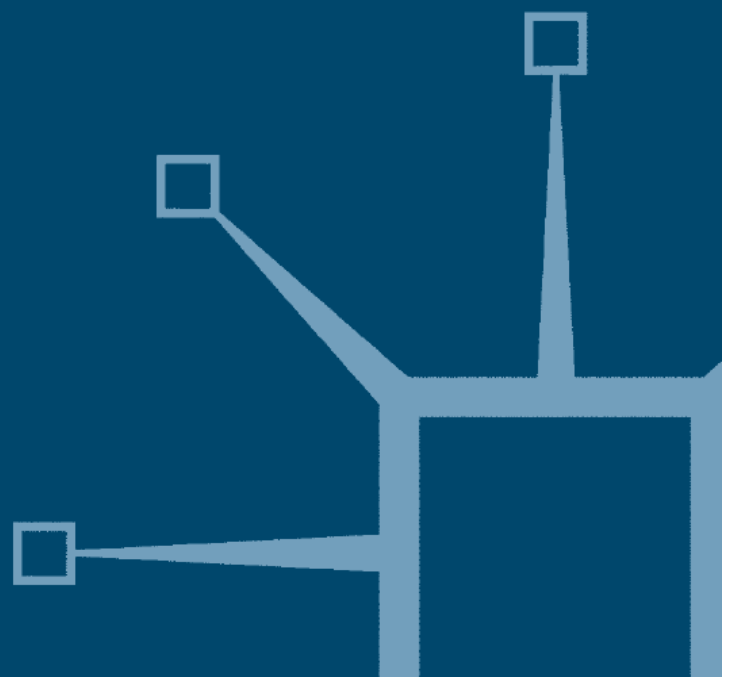


Financial Exclusion

Santiago Carbó, Edward P.M. Gardener
and Philip Molyneux



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By Santiago Carbó, Edward P.M. Gardener and
Philip Molyneux

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Contents

<i>List of Tables</i>	x
<i>List of Figures</i>	xi
<i>Glossary of Acronyms</i>	xii
<i>Preface</i>	xv
Chapter 1 Introduction	1
Aims and objectives	2
Chapter 2 Nature, Consequences and Policy Reactions: An Overview	4
Introduction	4
Nature and causes	4
The financially excluded	6
Consequences of financial exclusion	7
US experiences	9
Responding to financial exclusion	10
Conclusions	12
Chapter 3 Financial Exclusion in the UK	14
Introduction	14
Financial exclusion in the UK and the nature of excluded groups	14
Why is financial exclusion occurring in the UK?	22
Excluded groups and products	27
Barriers to financial inclusion	35
Consequences of financial exclusion	39
Conclusions	43
Chapter 4 Tackling Financial Exclusion in the UK	45
Introduction	45
Government and financial sector partnership	45
Universal banking and basic banking services	48
Promoting financial literacy and closing the information gap	55
Tailoring products and strategies	65
Other institutional arrangements	67
SMEs and micro credit (Microfinance)	72

Regulation and financial exclusion	77
Conclusions	80
Chapter 5 Financial Exclusion in the US	82
Introduction	82
Nature and extent of the problem	82
Causes and consequences	87
Responses to financial exclusion in the US	89
A note on select bank trends and developments	93
Conclusions: Bank strategic implications	97
Chapter 6 Financial Exclusion in Europe	98
Introduction	98
Policy and strategic context	99
Select comparative data	102
Responding to financial exclusion in Europe	106
The market: Spain, Greece, Ireland and Italy	106
The voluntary role of banks: France, Germany and Belgium	107
The government as mediator: the UK and the attempt in France	108
The government as legislator: France, Portugal and Sweden	108
Conclusions: Bank strategic implications	110
Chapter 7 European Policy on Financial Exclusion and Bank Strategies	112
Introduction	112
Market context and European policy responses	112
Historical and institutional setting	114
Policy responses to financial exclusion	115
Bank strategies and products	117
The contribution of economic theory	121
Conclusions	144
Chapter 8 Financial Exclusion in Developing Countries	145
Introduction	145
Features of financial exclusion in developing countries	145
Rural economies and financial underdevelopment	147
Exclusion and financial development	151
Financial underdevelopment and the finance-growth nexus	152
Financial development is pro-poor	157
Mechanisms of financial inclusion in developing countries: informal financial networks and microfinance	160
Rotating Saving and Credit Associations (ROSCA's)	160

The microfinance revolution	162
The Grameen Bank	164
A note on the microfinance experience in Bolivia	165
Development of formal intermediaries: some policy lessons	166
Conclusions	168
Chapter 9 Financial Exclusion – Areas for Further Study	169
<i>References</i>	171
<i>Index</i>	178