Institutional community economic capacity building project

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Abstract

Access to both consumer and commercial credit is limited in the African-American community. Statistics show that the average assets of black families is ten times less than that of white families. Analysis of the loans make by banks located in the African American neighborhoods have historically shown a pattern of disinvestment. The root causes of this practice is mired in the social and economic history of the African-American experience in American. The purpose of the project was to provide increased access to credit for black households and businesses through the strengthening or development of alternative financial institutions. (Author abstract)

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