

Search



<u>Home</u> > <u>Journal of Consumer Policy</u> > Article

Supporting Social Enterprises to Support Vulnerable Consumers: The Example of Community Development Finance Institutions and Financial Exclusion

Original Paper | Published: 24 November 2011

Volume 35, pages 197–213, (2012) Cite this article

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

- > Store and/or access information on a device
- Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

enterprises, such as community development finance institutions, will most effectively give rise to a social framework in which vulnerability and unequal opportunity with respect to financial services is addressed.

a

This is a preview of subscription content, <u>log in via an institution</u> to check access.

Access this article

Log in via an institution →

Subscribe and save

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies





Government in the US: Recent China's Rule of Law **Trends in Practices and Policy**

Rethinking Residential Private The Social Credit System and Financial Consumer Protection Regime in Malaysia: Assessment of the Legal and **Regulatory Framework**

Article Open access

19 March 2018

Chapter © 2016

Chapter © 2020

Notes

Interest rates of between 114% and 3 380% per annum have been found to

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Arashiro, Z. (2011). *Money matters in times of change: financial vulnerability through the life course*. Melbourne: Brotherhood of St Laurence.

Ayres-Wearne, V., & Palafox, J. (2005). NILSo. Small loans-big changes.

Melbourne: Good Shepherd Youth and Family Service.

Bakan, J. (2004). The corporation: the pathological pursuit of profit and power.

London: Constable and Robinson.

Google Scholar

Barr, M. (2005a). Microfinance and financial development. *Michigan Journal of International Law*, 26, 271–296.

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Collins, H. (2004). Regulating contract law. In C. Parker, C. Scott, N. Lacey, & John Braithwaite (Eds.), *Regulating law* (pp. 13–32). Oxford: Oxford University Press.

Community Development Finance Association. (2008). *Annual review: building Community Development Finance*. London: Community Development Finance Association.

Community Development Finance Association. (2010). *Inside out 2010: the state of community development finance*. http://www.cdfa.org.uk/wp-content/uploads/2010/12/Inside-Out-20101.pdf. Accessed 28 Sept 2011.

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

(CDFI) pilot project.

<u>http://www.fahcsia.gov.au/sa/communities/progserv/financial_management_program/Pages/cdfi.aspx. Accessed 18 Feb 2011.</u>

Dreier, P. (2003). Protest, progress, and the politics of reinvestment. In G. Squires (Ed.), *Organising access to capital*. *Advocacy and the democratisation of financial institutions* (pp. 188–220). Philadelphia: Temple University Press.

Google Scholar

Dunsire, A. (1996). Tipping the balance: autopoiesis and governance. *Administration and Society, 29*(3), 299–334.

Article Google Scholar

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

savings, advice and insurance, twelfth report. London: House of Commons Treasury Committee.

Google Scholar

Howell, N., Wilson, T., & Davidson, J. (2008). *Interest rate caps: protection or paternalism?* Brisbane: Centre for Credit and Consumer Law.

Jacobs, L. (2004). *Pursuing equal opportunities*. Cambridge: Cambridge University Press.

Google Scholar

Johnston, A. (2011). Facing up to the social cost: the real meaning of corporate

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Luhmann, N. (1986). The self-reproduction of law and its limits. In G. Teubner (Ed.), *Dilemmas of law in the welfare state* (pp. 111–127). Berlin: Walter de Gruyter.

Google Scholar

Marsico, R. (2006). The 2004–2005 amendments to the community reinvestment act regulations: for communities one step forward and three steps back. *Clearinghouse Review, 39*, 534–545.

Google Scholar

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Porter, M., & Kramer, M. (2011). Creating shared value: how to reinvent capitalism-and unleash a wave of innovation and growth. *Harvard Business Review, January–February*, http://hbr.org/2011/01/the-big-idea-creating-shared-value/ar/1. Accessed 16 March 2011.

Ramsay, I. (1995). Consumer credit law, distributive justice and the welfare state. *Oxford Journal of Legal Studies*, 15, 177–197.

Article Google Scholar

Ramsay, I. (2000). *Access to credit in the alternative consumer credit market*. British Columbia: Office of Consumer Affairs, Industry Canada and Ministry of the

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

sub-prime-mess-3210. Accessed on 29 July 2008.

Shamir, R. (2004). The de-radicalization of corporate social responsibility. *Critical Sociology*, 30(3), 669–689.

Article Google Scholar

Shorebank. (2007). Shorebank 2007 annual report. Chicago: Shorebank.

Social Investment Task Force. (2005). *Enterprising communities: wealth beyond welfare*. A 2005 update on the Social Investment Task Force. London: Social Investment Task Force.

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Thompson, J., & Doherty, B. (2006). The diverse world of social enterprise. *International Journal of Social Economics*, *33*(5/6), 361–375.

Article Google Scholar

Vawser and Associates. (2009). *Progress loans: towards affordable credit for low income australians*. Melbourne: ANZ, Brotherhood of St Laurence.

World Bank. (2008). Finance for all? Policies and pitfalls in expanding access.

Washington: The World Bank.

Google Scholar

Zeilinski, B. (2010). Politically connected shorebank of chicago fails and

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

About this article

Cite this article

Wilson, T.A. Supporting Social Enterprises to Support Vulnerable Consumers: The Example of Community Development Finance Institutions and Financial Exclusion. *J Consum Policy* **35**, 197–213 (2012).

https://doi.org/10.1007/s10603-011-9182-5

Received Accepted Published

05 July 2011 02 November 2011 24 November 2011

Issue Date

June 2012

DOI

https://doi.org/10.1007/s10603-011-9182-5

Keywords

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies