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# The democratization of finance? Promises, outcomes and conditions

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1. This paper focuses on the prospects and position of a group that, in principle, has the resources and motives to make decisions about financial products as a way of illustrating some of the fundamental problems around the democratization of finance. Space limits do not allow us to discuss the implications for particular groups who may face specific problems: see, for instance, [Ginn et al. \(2001\)](#) on gender issues in pensions or [Kempson et al. \(2000\)](#) for analysis of financial exclusion and the experier



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