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## Finance in an Age of Austerity: The Power of Customer-owned Banks

By Johnston Birchall

Edward Elgar Publishing Ltd. Paperback. Book Condition: new. BRAND NEW, Finance in an Age of Austerity: The Power of Customer-owned Banks, Johnston Birchall, This is a book in search of an alternative to the discredited investor-owned banks that have brought the rich countries into crisis and the world economy into a long period of austerity. It finds customer-owned banks - credit unions, co-operative banks, building societies - have hardly been affected by the crisis and continue to operate according to their organisational DNA: low-risk, close to the customer, underpinned by real savings, and still lending to SMEs to protect jobs and local economies. They are big business - in some countries with over 40% of the market - but networked in smaller, democratic societies whose origins go back to 1850s Germany. The book explores their history and current situation, measures the impact of the banking crisis, makes a systematic study of their advantages, compares them to alternatives (savings banks and micro-finance institutions), and investigates their supervision and governance structures. It provides hard evidence for the superiority of customer-owned banks. Finance in an Age of Austerity will appeal to public policy analysts and political commentators, academics and students interested in current...



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