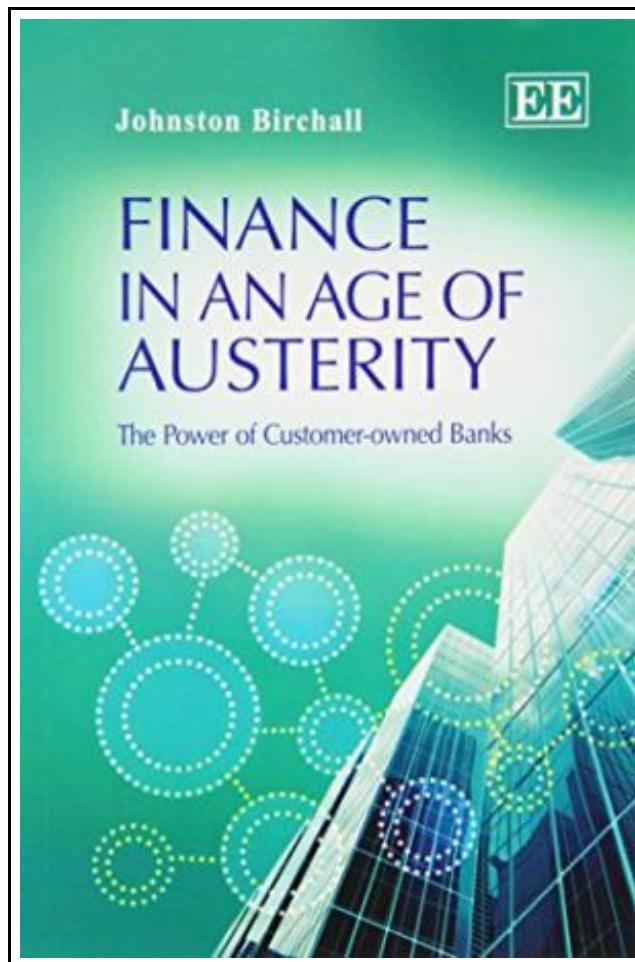


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Edward Elgar Publishing Ltd. Paperback. Book Condition: new. BRAND NEW, Finance in an Age of Austerity: The Power of Customer-owned Banks, Johnston Birchall, This is a book in search of an alternative to the discredited investor-owned banks that have 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 issues concerning banking regulation, supervision and governance. Social commentators and campaigners concerned with providing an ethical alternative to 'casino capitalism' and social economists wanting to develop a critique of the investor-owned banking system will also find this book invaluable. It will be essential reading for banking specialists interested in broadening their understanding of a hidden sector that, since the crisis, has become much more significant.

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