

Saving Investment And The Financial System Answers

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a fundamental belief in personal liberty and in the ability of free markets to realise the good lies at the heart of the neoliberal economic orthodoxy that has now shaped public policy for a generation confidence in orthodox economics has however been badly shaken by the financial crisis of 2008 and in the years following by the effects of the great recession the era of casino banking was not only an era of de industrialisation and under employment but also of iniquitous tax avoidance schemes and of grotesquely inflated levels of social inequality such factors we now realise have reduced the life prospects of millions of our fellow citizens this interdisciplinary volume of essays with wide ranging contributions by theologians and social scientists explores the theological economic and moral implications of these developments its central claim is that neoliberalism s failure to appreciate the limitations of its fiduciary commitments contributed massively to the economic crisis a more honest appraisal of

the relation between the language of belief and the sphere of economic behaviour is therefore required this must also result in appropriate policy changes to harness the power of the economy to serve a more generous vision of the human good

the 2008 financial crisis has become one of the defining features of the twenty first century s first decade the series of events which unfolded in the aftermath of the crisis has exposed major structural flaws in many of the financial systems around the globe triggering a global call for legal and regulatory reforms to address the problems that have been uncovered this book deals with a neglected angle of the 2008 financial crisis looking in depth at the implicit effects of the 2008 crisis on the uk financial market the book considers new trends in finance which have emerged since the crisis as well as the challenges faced by some older practices in the uk financial markets after providing a reflective account of the history of law and creditors in the uk the book investigates the proliferation of certain forms of financing that have recently become very visible parts of the uk financial market s structure such as high cost short term lending and peer to peer lending it provides legal and economic accounts of these forms of alternative lending charting their developments current status and critically assesses their impact on the uk financial market also examined are the ongoing funding difficulties faced by small and medium enterprises smes and the suitability of the uk current legal framework to support these institutions the book goes on to look at the viability and safety of some other post crisis trends such as banks use of contingent convertible bonds cocos to improve their resilience

the speed with which the various economies recover from the covid 19 pandemic will significantly determine the economic pressure placed on the environment in the medium to long term furthermore the pandemic has highlighted the strong interrelations between natural and societal systems with societal resilience depending on a resilient environmental support system in this context the book argues that the pandemic represents a wake up call for financial systems to be better prepared for the climate crisis and social risk and has provided a stimulus to scale down the reliance of the global economy on fossil fuels the first part of the book provides a deep and creative discussion between leading international researchers and experts on the policy options and financial instruments which can help to catalyze the green finance transition in the post covid 19 era the contributions show that sustainable finance is emerging as a powerful tool to advance the transition towards a more environmentally and socially sustainable economic model instruments such as sovereign green bonds green securities and other sustainability related securities can play a significant role in the post covid 19 world to fund economic stimulus and to lead the way to new and more sustainable future the second part of the book supports the debate by highlighting a number of selected case studies on financing transitions in different regional contexts including africa asia europe and latin america the book marks a significant contribution to the literature on environmental economics and finance climate change and sustainability transitions chapter 12 of this book is freely available as a downloadable open access pdf at [taylorfrancis.com](https://www.taylorfrancis.com) under a creative commons attribution non commercial no derivatives cc by nc nd 4 0 license

argues that finance should be defined not merely as the manipulation of money or the management of risk but as the stewardship

of society's assets and that new ways to rechannel financial creativity to benefit society as a whole are needed

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