

Prabhakar

Financial Inclusion

Critique and Alternatives

Should the public play a greater role within the financial system? Decisions about money are a part of our everyday lives. Supporters promote financial inclusion as a way of helping people navigate decisions about money. However, critics fear these policies promote the financialisation of the welfare state and turn citizens into consumers. Presenting a nuanced, critical analysis of financial inclusion, Rajiv Prabhakar brings together the supportive and critical literatures which have, until now, developed in parallel. Addressing key issues including the poverty premium, financial capability and housing, this essential dialogue advances crucial public, academic and policy debates and proposes alternative paths forward.

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