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The new monetary and financial initiatives: finance regaining its position as *servant* of the economy

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Abstract

Alternative financial and monetary innovations constantly multiply. Following major financial crises, propositions abound in an attempt to build new monetary and financial tools that break with conventional approaches; the aim is to "do differently." Rather than official institutions, it is the general public—through the creation of communities—that takes charge of the issue, and thus initiatives fall within a bottom-up approach. But even more striking than the fact that this phenomenon is driven by economic actors is that all these initiatives—these financial innovations—reveal and even embody a real challenge to the conventional financial system, and directly criticize its functioning. Indeed, all are carriers of messages, values, etc. Curiously, most of the critics do stress the reality of finance and rehabilitate it in its economic and social role: that of being the *servant* of the economy.

Keywords: alternative finance, credit, production, bank

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