



## Financial Institutions as Vehicles for Community Development

Guest Editor:

**Prof. Dr. Timothy Yeager**

Sam M. Walton College of  
Business, University of Arkansas,  
Fayetteville, AR 72701, USA

Deadline for manuscript  
submissions:

**closed (15 December 2021)**

### Message from the Guest Editor

Dear Colleagues,

Income and wealth inequality have increased greatly in many countries over the last few decades. Although the causes are complex, the finance industry has surely contributed to this trend by lending and providing services to the haves rather than the have-nots. Such an outcome is expected because serving those with means brings greater profits with less risk. Financial institutions, however, can at least slow the march of inequality and help low-income communities and households to achieve greater economic development and financial security. Indeed, they already do a great deal of this work, but more can be done. The call for papers for this Special Issue focuses on how financial institutions can or do go beyond regulatory incentives such as the Community Reinvestment Act (CRA) to expand their missions to assist low-income communities and promote community development. This shift in mission can be difficult and risky. What do the theories and empirical research say about the best ways to make this shift? Relevant paper submissions include but are not limited to the following themes.





an Open Access Journal by MDPI

## Editor-in-Chief

**Prof. Dr. Thanasis Stengos**

Department of Economics and  
Finance, University of Guelph,  
Guelph, ON N1G2W1, Canada

## Message from the Editor-in-Chief

Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

## Author Benefits

**Open Access:** free for readers, with article processing charges (APC) paid by authors or their institutions.

**High Visibility:** indexed within Scopus, EconBiz, EconLit, RePEc, and other databases.

**Journal Rank:** CiteScore - Q1 (Business, Management and Accounting (miscellaneous))

## Contact Us

---

*Journal of Risk and Financial  
Management* Editorial Office  
MDPI, Grosspeteranlage 5  
4052 Basel, Switzerland

Tel: +41 61 683 77 34  
[www.mdpi.com](http://www.mdpi.com)

[mdpi.com/journal/jrfm](http://mdpi.com/journal/jrfm)  
[jrfm@mdpi.com](mailto:jrfm@mdpi.com)  
[X@JRFM\\_MDPI](https://twitter.com/JRFM_MDPI)