

Women

- Per and Shander 1995
- Reduced empowerment and development
- Ormerod 2003
- Empirical evidence showing positive welfare for women (Shander 1995)
- Empirical, lack of consensus

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Poorest of the Poor

- Opportunity for those without collateral or identification
- **Blind handicap**
- **Hard to identify**
- **Consuming if lending**
- **Mosley and Maimon 1998**

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AT a Glance

- Many claims to help the "Poorest of the Poor"
- Hard to evaluate impact
- 7,000 Organizations worldwide
- 16 million people have access

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Pros

Common Conclusions of effects on households:

- Higher and more reliable savings
- Increased access to healthcare
- Improved housing
- Greater number of children placed in school

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Cons

- Maintenance of one will tend improve livelihood
- No applied assessment of poverty alleviation
- Pre- and before explanation
- Tracking requires effort

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Self-help Groups

- Hands on approach
- Community support
- Single account, lower transaction cost
- Eliminate the need for collateral
- **Peer Pressure**
- **Growth and survival of group**

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Valuing a Microfinance Institution (Or Private Growth Enterprise): Dealing with Uncertainty

Women

- 20 and 30 million in 1994
- Finance empowerment and development
- Character: Skills
- Important in addressing gender inequality for Africa
- **• Number 100**
- **• Sustainable, not a**
- **• Sustainable**

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Poorest of the Poor

- Opportunity to those without collateral or identification
- **• Blind banking**
- **• Hard to identify**
- **• Consuming V. Investing**
- **• Measuring things 100x**

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Cons

- Microfinance alone will not improve health
- Microfinance assumption of poverty alleviation
- Few, if any, before replication
- Training requires effort

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Cons

- Microfinance alone will not improve livelihood
- Misguided assumptions of poverty alleviation
- Fine line before exploitation
- Tracking negative effects

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- Mosley and Mulme 1998

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Women

- Pitt and Khandker 1996-8
- Increased empowerment and development
- Grameen Bank
- Important in achieving positive welfare for children
- Khandker 1998
- Exploitation, lack of empowerment

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