

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

Women

- 20 and 30 million in 1990s
- Finance empowerment and development
- Characteristic
- Important in addressing gender inequality for education
- Khandker 1999
- Repositioned set of entrepreneurs

Poorest of the Poor

- Opportunity to those without collateral or identification
- Blended financing
- Hard to identify
- Consuming V. Investing
- Mending and sharing 1994

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

Cons

- Importance of how well track impact achieved
- May be just assumption of poverty alleviation
- Few, if any, before evaluation
- Tracking negative effects

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

A Microfinance Institution at Crossroads

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- Khushf 1999
- Reposition, not re-negotiate

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- Moody and Khushf 1999

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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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Poorest of the Poor

- Opportunity to those without collateral or identification
- Ill and handicap
- Hard to identify
- Consuming V. Investing
- Mosley and Mulme 1998

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