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Micro-finance evangelism, 'destitute women', and the hard selling of a new anti-poverty formula

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Abstract

This article challenges the recent uncritical enthusiasm for the potential of micro-finance institutions to reduce poverty. It is argued that, although understanding about how to design anti-poverty financial intermediation has improved, the current campaign to increase resource allocation in this sector may undermine the very sustainability that is being sought. Further, studies of the impact of micro-enterprise credit suggest that it is not necessarily beneficial to very poor people. Interventions in the provision of financial services should not be made without locally specific analysis of the functions of existing savings and credit facilities. An emphasis on scale acts as a disincentive to such analysis, and increases the risk of the reemergence of a 'blueprint' approach to anti-poverty action.

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