

**OUTREACH, IMPACT, AND SUSTAINABILITY OF INFORMAL BANKING:
A CASE STUDY OF THE OUELESSEBOUGOU-UTAH ALLIANCE
MICROENTERPRISE PROGRAM IN MALI**

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ABSTRACT

This paper presents a case study of a rural credit program sponsored by the Ouelessebougou-Utah Alliance (OUA) in Mali, West Africa. Ethnographic methods are employed to determine the outreach, impact, and sustainability of the program. Findings indicate that program specifications increasingly limit participation to an established and primarily male clientele. Both male and female borrowers reported higher earnings and greater contribution to household expenses; however, access to credit for women is not associated with improved status. The prospect for administrative and financial sustainability of the program is undermined by a weak and ineffective educational component.