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# Poverty and The 2030 Agenda: Financing the Poor

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## Résumé

According to the Economic Commission for Latin America and the Caribbean of the United Nations (ECLAC), the most unequal region in the world continues to be Latin America.

Latin America is characterized by structural heterogeneity. The countries that make up Latin America share as a feature inequality. Inequality, structural and territorial heterogeneity have constituted the specificities of the development of capitalism in Latin America.

Capitalism, since its inception, has needed a permanent source of financing for its development, so that the evolution of the capitalist system has been accompanied by the development of financial systems.

Due to its importance, the functioning of financial systems have directly influenced the economic development of the countries. In the nineteenth century, the countries of Latin America have dedicated themselves to the task of consolidating an efficient financial system; however, the promotion of greater access to financial services is something recent.

The World Bank considers financial inclusion as an element that favors the achievement of the objectives of the 2030 Agenda for Sustainable Development. Financial inclusion refers to the access people and businesses have to a variety of useful and affordable financial products and services that meet their needs-such as payments and transfers, savings, insurance and credit-and that are provided in a responsible and sustainable manner .

that people can not access a credit generates that they are in a situation of financial exclusion, a situation considered as a factor of inequality and perpetuation of poverty; thus, the perspective of financial inclusion emerges as a dimension that must be taken into account in the fight against poverty and social exclusion.

Promoting schemes of financial inclusion with the granting of microcredits, accompanied by financial education campaigns, for the poor to start productive projects in their localities has not been enough to overcome poverty. In the present work, it will be addressed if access to credit contributes to the alleviation of poverty.

**Mots-Clés:** Financing for development, Microcredit, Poverty, Inequality

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