

Current Events

Microcredit for Americans

For Discussion

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Readability Score: 11.5

1. Define: enumerate, microcredit, collateral, developing country, financial crisis, entrepreneur, model, supplement, subsequent, randomized studies
2. Find Bangladesh on a map.
3. What does it mean for someone in rural villages in the Third World to use a loan for entrepreneurial activity? What does it mean for a poor person in a U.S. city?
4. In what way does Jonathan J. Morduch think poor U.S. families are like those in rural Africa? In what ways do their situations differ?
5. Are the Third World poor likely to need as large a loan as those in the U.S. to engage in business activity? Explain.
6. If lenders offered good enough terms, would most poor people, or most people generally, be able to start a successful business? Explain.
7. Why don't some Americans have access to credit from banks?
8. What would be some ways they might use credit, if they had greater access?
9. How does microlending help some Americans build credit? Why would they otherwise be less able to do so?

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