

Article Link

http://www.businessweek.com/magazine/content/07_52/b4064045922248.htm

Microlending: It's No Cure-all

Dean Karlan and Jonathan Zinman provide insight into the effects of expanded access to credit with findings from a South Africa study, whereby a lender offered loans to individuals who had previously been narrowly rejected for loans. The results: the lender saw some profits, and borrowers had more food on the table, better job retention, more spending on transportation to get to work, and a boost in credit ratings.

Related Projects:

[Estimating the Impact of Small Consumer Loans on the Working Poor in South Africa](#)

December 13, 2007