ABSTRACT

RESEARCH PAPER: Microfinance in High School Economics Curricula in Indiana

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COLLEGE: Sciences and Humanities

DATE: December, 2013

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This study has presented an overview of microfinance as a topic in high school economics curricula in Indiana. Since its beginnings in Bangladesh in the 1970s, microfinance has been used to reduce poverty and promote development in developing countries and has become increasingly more common in developed countries as well. The increasing prevalence of microfinance and its significant impacts in reducing poverty have increased the benefits of its inclusion in economics courses. Results from a survey of economics teachers throughout Indiana demonstrated that microfinance is included as a topic in a significant portion of high school economics curricula around the state. However, the survey results demonstrated that the students who would most likely benefit from exposure to microfinance – those in urban schools – are not the most likely to learn about it in their economics courses. While respondents to the survey claimed a specific state standard would be the most likely change to lead to the inclusion of microfinance as a topic in their curricula, the included curriculum demonstrates that microfinance can serve as the basis for a high school economics course.