

Multiple Choice Questions on microfinance

What is NOT an innovation likely to explain the high repayment rates of microcredit programs?

- (a) Promising larger and larger loans for borrowers in good standing
- (b) Public repayments
- (c) Strong competition between numerous microcredit programs to reduce interest rates
- (d) Starting repayments before investments are likely to have borne fruit

Answer: c

What is NOT a potential limit of group lending?

- (a) Monitoring group members can be costly for borrowers
- (b) Group lending uses social sanctions instead of collateral foreclosure
- (c) Group lending brings added risks for borrowers, those of others members' default.
- (d) Exclusion of all group members after one of them default is too harsh a punishment.

Answer: b

What is TRUE of group lending clause?

- (a) Dealing with groups instead of individuals reduces transaction costs for the bank.
- (b) Group arrangements teach the bank a great deal about who is safe and who is risky
- (c) Group lending reduces inequality between borrowers: all benefit from the same interest rate
- (d) Group loans are always cheaper than individual loans

Answer: d

What is NOT a source of difficulty in the estimation of the impact of microfinance projects?

- (a) we do not observe what would have happened in absence of the microfinance project
- (b) participants systematically differ from non participants in their propensity to benefit from micro-loans
- (c) microfinance programs are not located randomly, they are often located in disfavored areas
- (d) microfinance programs are often targeted to women

Answer: d

What is NOT a mechanism that contributes to the success of micro-credits?

- (a) dynamic incentives
- (b) peer monitoring
- (c) regular repayment schedules
- (d) collaterals

Answer: d

What does the microfinance model NOT predict:

- (a) a decrease in interest rates when repayment is regular and in time
- (b) homogenous risk groups
- (c) self-selection of the best borrowers
- (d) none of the above

Answer: c

Multiple Choice Questions And Answers On Microfinance

David Kirk



Multiple Choice Questions And Answers On Microfinance:

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international perspective featuring cases from countries all around the world has a strong theoretical basis and fully integrates the topics of sustainability responsibility and ethics The book includes a wide variety of tools for change at individual company and systemic levels Published with the Principles for Responsible Management Education PRME a United Nations Global Compact supported initiative this is both an essential resource for business students at all levels and self study handbook for executives

Markets, marketing and developing countries Hans van Trijp,Paul

Ingenbleek,2023-09-04 Markets are increasingly seen as vehicles to solve problems in developing countries For example improvements in market performance make potentially important contributions to achieve the Millennium Development Goals Access of smallholders to well functioning markets is increasingly expected to contribute to poverty alleviation and improvement of both food security and environmental sustainability This book presents the views of leading experts on where we stand and where we are heading in the field of markets marketing and developing countries Twenty essays in this book describe the role of marketing in achieving development goals the track record of past market policies the current functioning of value chains the roles that market institutions play to facilitate market access for smallholders as well as the potential to add value to farm produce through certification schemes new technologies or innovation systems The book is published in honour of the retirement of Aad van Tilburg one of the pioneers in the field of marketing in developing countries Early on in his career Van Tilburg recognised that improvements in the functioning of markets and marketing can be key to economic development with special reference to the livelihood of small producers and other market actors in developing countries

Measuring Microfinance Access Patrick Honohan,2005

Given the acknowledged need for a new effort to expand the set of available data on direct access to financial services including a focus on access by those at low income Honohan provides a selective review of the diverse sources of data that exist and considers how best to build on them He proposes a basic framework within which to consider the analysis of the interesting questions 1 How does access affect poverty and productivity and 2 What hinders access The author discusses existing and potential contribution of household and business user surveys surveys of providers and their regulators and surveys of experts and assesses their relative strengths Cover verso

Mutualist Microfinance Abram de Swaan,Marcel van der Linden,2006

They still abound in Asia Africa and Latin America Southern Economist ,2010 Microfinance, from Daily Survival to Social Change Isabelle Guérin,Jean-Michel Servet,2003 Papers presented at a conference held at Pondicherry India in January 2003 *Explorations in Economics* Alan Krueger,David A. Anderson,2013-02-15 *Money with a Mission: Microfinance and poverty reduction* James G. Copestake,Martin Greeley,2005 Money with a Mission Volume 1 presents the findings of a five year action research programme into how far poverty oriented microfinance institutions are contributing to global poverty reduction and how they can do so more effectively Based on collaboration with more than thirty microfinance institutions across Africa Asia and the Americas the book is a seminal reference on social performance measurement and management in microfinance BOOK

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microfinance movement in Latin America brought to life through the lens of the Bolivian experience The study investigates
the transformation of NGOs into formal financial institutions examining microfinance under the conditions of
commercialization and competition *Microfinance in Russia* Sylvie K. Bossoutrot, 2005 In Russia small scale
entrepreneurship has emerged in response to the collapse of state ownership and unemployment in the early 1990s Small
businesses typically lack adequate collateral and credit history making them unbankable by the mainstream financial sector
To fund their businesses micro entrepreneurs are forced to rely on funds from family and friends or money lenders
Microfinance institutions of four types have emerged to meet the unfulfilled financing needs of micro entrepreneurs
commercial banks specialized NGO type microfinance institutions membership based institutions such as rural cooperatives
and credits unions and public funds All four types have enjoyed significant growth in Russia in the past five years but the
industry is still at an early stage of development Demand appears to far outweigh supply Microfinance in Russia provides an
overview of microfinance in Russia to date presenting industry trends and identifying key challenges to sustainable growth of
the industry **Microfinance in Africa**, 1999 **The Commercialization of Microfinance** Deborah Drake, Elisabeth
Rhyne, 2002 Addresses key issues related to bringing microfinance into the commercial realm Written by prominent
practitioners and scholars from a variety of organizations While many microfinance organizations started as NGOs there is
now a growing movement for them to transform into regulated for profit entities Concurrently commercial banks credit
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