

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

Microfinance Multiple Choice Quations

DP Hallahan



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Adopting the Tune of Expression: An Emotional Symphony within **Microfinance Multiple Choice Quations**

In a world used by displays and the ceaseless chatter of fast communication, the melodic beauty and emotional symphony produced by the published term often fade into the back ground, eclipsed by the constant noise and interruptions that permeate our lives. However, located within the pages of **Microfinance Multiple Choice Quations** a wonderful literary prize overflowing with fresh thoughts, lies an immersive symphony waiting to be embraced. Crafted by a masterful composer of language, this interesting masterpiece conducts viewers on a psychological trip, well unraveling the hidden tunes and profound impact resonating within each carefully constructed phrase. Within the depths of this poignant review, we shall examine the book is key harmonies, analyze its enthralling writing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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