

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

H Kauffman



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NEP Monetary Theory And Banking In India [B. Com. Vth Sem] Dr. Satish Kumar Saha,2023-11-25 1 Definition and Functions of Money 2 Nature and Importance of Money 3 Supply of Money and High Powered Money 4 Financial System Meaning Components and Importance 5 Financial Intermediaries 6 Bank Definition Importance and Functions 7 Structure of Commercial Banking System in India 8 Regional Rural Banks 9 Co operative Banks 10 Credit Credit Instruments and Credit Creation 11 Development Bank s Institutional Financial Institutions 12 National Bank for Agriculture and Rural Development NABARD 13 Problems and Policies of Allocation of Institutional Credit 14 Reserve Bank of India 15 Credit Control Polity of the Reserve Bank of India 16 Monetary Policy 17 Interest Rates 18 Inflation and Interest Rates in India **Applied Money and Banking - SBPD Publications** Dr. Satish Kumar Saha,2021-09-09 Section A Applied Money 1 Definition and Functions of Money 2 Nature and Importance of Money 3 Classification of Money 4 Supply of Money and High Powered Money 5 Gresham s Law 6 Value of Money and Index Number 7 Quantity Theory of Money 8 Inflation and Deflation 9 Gold Standard Forms 10 International Gold Standard 11 Financial Market Money and Capital Market Section B Applied Banking 1 History of the Development of Indian Banking System 2 Bank Definition and Functions 3 Classification and Importance of Banks 4 Organisation of Commercial Banks 5 State Bank of India 6 Investment Policy of Commercial Banks 7 Defects and Economic Reforms of Indian Banking System 8 Electronic Banking 9 Credit Credit Instruments and Credit Creation 10 Indian Banking Legislation Banking Regulation Act 1949 11 Regional Rural Banks 12 Co operative Banks 13 National Bank for Agriculture and Rural Development NABARD 14 Central Banking or Apex Banking 15 Reserve Bank of India 16 Credit Control Policy of the Reserve Bank of India 17 Monetary Policy 18 Institutional Financial Institutions 19 Balance Sheet of a Bank 20 International Monetary Fund 21 World Bank and other International Financial Institutions **Fintech and the Future of Finance** Erik Feyen,Harish Natarajan,Matthew Saal,2023-04-03 This report explores the implications of fintech and the digital transformation of financial services for market outcomes regulation and supervision and how these interact This report is intended to provide a high level perspective on these topics for senior policy makers *Responsible Business* OLIVER LAASCH,Roger Conaway,2017-09-08 As sustainable development becomes an increasingly important strategic issue for all organizations there is a growing need for management and executive education to adapt to this new reality This textbook provides a theoretically sound and highly relevant introduction to the topic of socially and environmentally responsible business The authors take a competence based approach to responsible management education The book aims to go beyond the traditional domains of teaching and towards the facilitation of learning across key competences Each chapter in this book has a section dedicated to exercises that cover five core competences know think do relate be to enable self directed transformative learning Drawing from the classic background theories such as corporate sustainability business ethics and corporate social responsibility these concepts are applied to the most up to date practices The book covers an

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Measuring Microfinance Access Patrick Honohan,2005

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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*

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businesses typically lack adequate collateral and credit history making them unbankable by the mainstream financial sector
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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
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