

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

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Management Information Systems for Microfinance Arvind Ashta, 2015-10-19 Microfinance is a double bottom line sector which is growing fast making money and doing well in a variety of socially interesting ways The growth of its institutions requires good strategies good control systems and informed decision making all of which require an appropriate Management Information System MIS While a good MIS is needed in any sector the management of a double bottom line requires systems which yield information on economic financial and social metrics The essays in this book explore the metrics required for success in this field Communicating on these metrics may provide competitive advantage in fund raising Reaching out to the bottom of the pyramid requires low cost catalytic innovations disrupting the existing way of doing things These necessitate not only social innovations but also technological innovations to reduce costs drastically The book presents various alternative ways of distributing software for microfinance including case studies on open source and cloud based software indicating how software providers are seeking to create competitive advantage It offers a detailed analysis of the problems that are often faced and innovative techniques for implementing MIS in microfinance This volume represents essential reading for anyone interested in learning about not only microfinance and MIS but also social innovations and competitive advantage strategies The contributors to the book are executives consultants and academics who have considerable research experience in working and researching in these areas Their work has been reviewed and developed by comments from both academics and practitioners to yield a book which is useful to students academics and practitioners alike

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Microfinance: Interventions in Challenging Contexts Ana Paula Matias Gama, Mário

Augusto,Ricardo Emanuel Correia,Fábio Duarte,2024-12-20 This book aims to bring new insights into the effectiveness of microfinance as a tool for boosting entrepreneurial activities that in turn enhance the capabilities of individuals living in extreme poverty across several dimensions of human development especially in the current challenging times for both individuals and the microfinance industry Theoretical contributions explore the interplay between classical microfinance models and entrepreneurial ecosystems as well as innovative microfinance models such as the pass through microlending model in the crowdfunding context Empirical contributions shed light to the interplay between microfinance and poverty economic development well being and women s empowerment The book also considers responses to emerging challenges such as the COVID 19 pandemic and promoting Sustainable Development Goals SDG in the microfinance market specifically focusing on eliminating extreme poverty SDG1 promoting shared economic growth SDG8 and reducing the inequalities among countries SDG10 to ensure all people achieve prosperity

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Cull, 2023-02-14 This timely Handbook collates a range of evidence from top scholars in the field to help readers understand who microfinance reaches how it helps and why clients come back It offers updated views on important concepts that enable a broader framework for understanding poverty and the corresponding financial needs of poor households 14000 +

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Kyrgyz Republic Evidence from a Household Survey OECD, 2021-07-22 This report presents findings from a survey on green finance conducted among 1 000 households in the Kyrgyz Republic Kyrgyzstan in 2019 Although green finance is an

emerging trend knowledge about the appetite for green financial products and services in Kyrgyzstan is almost inexistent

Microfinance Jude L. Fernando, 2004-08-02 Microfinance is a burgeoning area in economics This volume provides a much needed historical political and economic dimension to current microfinance knowledge and fills a huge gap in published literature

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Measuring the Impact of Microcredit Programs in Albania Forcim Kola, 2017-01-06 This book highlights a range of perspectives concerning the economic and social impact of microfinance products especially microcredit on their clients lives scientifically analysing four distinct impact levels namely the individual level the household level the enterprise level and the community level Microcredit services enable low income people to move their family away from poverty and towards higher living standards by increasing their business activity improving their employment opportunities and contributing to sustainable economic growth and development Investigating the Albanian market by assessing the impact of Albanian microfinance programs at

each of the four above mentioned impact levels this book explores whether being a client of MFIs microfinance programmes brings positive changes to their lives and their community The book uses various data collection techniques such as surveys interviews quantitative measurements of financial data and data processing methodologies including paired t tests and a comparison based data analysis methodology using a control group in order to support or reject the above hypothesis

Measuring Microfinance Access: Building on Existing Cross-country Data , CAIIB: Information Technology & Digital Banking (Question Bank 2000 MCQs Chapterwise) Mocktime Publication, CAIIB Information Technology Digital Banking Question Bank 2000 MCQs Chapterwise Syllabus Exam Pattern Previous Papers 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 **Management UGC NET Question Bank Chapterwise Assistant Professor and Lecturer Exams** Mocktime Publication, Management UGC NET Question Bank Chapterwise Assistant Professor and Lecturer Exams

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