

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 Question On Microfinance

Dr S Kanthimathinathan



Multiple Choice Question On Microfinance:

BC & BF Exam (Multiple Choice Questions with Answers) Pradip Kumar Ray,2024-04-18 If you do not want to change yourself if you want to live with your own weaknesses and failures then there is no value in reading this book If you think of this book as just writing in the paper you will have no problem but if you really want to give your life a complete direction if you want not to be common then read write adherence to these inspiring judgments in real life can change the lives of any human being I hope the purpose of this book is to succeed with the help of generous readers This will be your companion in the way of your Banking life and you will be able to do whatever you want to do This is also a textbook of Training centres parents guardians **Economics Of Microfinance** Dr S Kanthimathinathan, **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 **Banking Law and Practice** Mishra Sukhvinder,2012 Indian Financial System Regulatory Aspects Of Banking Indian Banking System Banking Structure And Apex Banks Commercial Banks Cooperative Banking Regional Rural Banks Central Banking Reserve Bank Of India State Bank Of India Deposit Mobilisation Of Banks Deposit Mobilisation Of Banks Special Types Of Bank Customers Bankers Customer Relationship Negotiable Instrument Negotiation And Parties To Negotiable Issue And Negotiation Of Cheques Payment Of Cheques Collection Of Cheques Loans And Advances Modes Of Creating Charge Types Of Securities Purchasing And Discounting Of Bills Non Fund Facilities Contracts And Indemnities And Guarantees Business Credit Documentation And Advancing Loans Follow Up And Supervision Of Credit Understanding Financial Statements

Payment Systems In India Parabanking Services Of Banks Prioroty Sector Lending Micro Finance And Commercial Banks
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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 *CBSE Class XII - Economics: A Complete Preparation Book For Class XII*

Economics | Topic Wise EduGorilla Prep Experts,2022-09-20 Relative Effectiveness of Alternative Microfinance-driven Poverty Alleviation Programs in Bangladesh Dr. Tamgid Ahmed Chowdhury,2014-06-26 In general the effectiveness of microfinance driven poverty alleviation programs run by Government Organizations GOs and Non Government Organizations NGOs in developing countries such as Bangladesh is assessed by repayment rates the number of beneficiaries the area coverage the amount of loans disbursed the cost of operations profitability and the financial sustainability of the projects This study argues that these methods are quite restrictive since none of them reflect the perceptions of poor people concerning the effectiveness of such projects Development agencies such as GOs and NGOs have never been compared on the basis of service delivery effectiveness a process based comparison nor have they ever been compared on the basis of their relative contribution to raising the living standards of the poor an outcome based comparison Both types of comparison are crucial to poverty reduction The main reason behind the absence of such comparisons is the unavailability of the appropriate parameters that could be used for such analysis For the process based comparison this study develops and validates a two dimensional multi item service delivery effectiveness scale through construct convergent discriminant and nomological validity The scale captures different aspects of effectiveness in the delivery of services These aspects are termed the credibility dimension and the focus towards beneficiaries dimension of service delivery in poverty alleviation programs For the output based comparison this study also develops and validates a multidimensional poverty model to compare the effectiveness of GOs and NGOs in contributing to the economic social political and cultural elements in the lives of the poor The methodology is based on 930 samples collected from 12 districts and 107 randomly chosen villages in Bangladesh during September December 2009 **Applied Money and Banking - SBPD Publications** Dr. Satish Kumar Saha,2021-09-09

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Emerging Challenges and Innovations in Microfinance and Financial Inclusion Michael O'Connor, Joana Silva Afonso, 2019-07-15 The book is a contemporary compilation of important research in the area of microfinance and financial inclusion It explores a plurality of views and experiences from different parts of the world while linking a variety of international research backgrounds Accordingly the book will fill a gap in providing a carefully curated cross sectorial selection of topics relevant to the development finance research community primarily but also industry practitioners who are interested in keeping abreast of developing research Benefits in this regard also include being able to provide a platform to less established researchers offering them a voice in published form

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

Emerging Trends in Banking and Finance Nesrin Ozatac, Korhan K. Gökmenoglu, 2018-10-26 This volume presents current developments in the fields of banking and finance from an international perspective Featuring contributions from the 3rd International Conference on Banking and Finance Perspectives ICBFP this volume serves as a valuable forum for discussing current issues and trends in the banking and financial sectors especially in light of the global economic challenges triggered by financial institutions Using the latest

theoretical models new perspectives are brought to topics such as e finance and e banking Islamic banking capital flight bank efficiency risk assessment bankruptcy investment diversification and insider trading Offering an opportunity to explore the challenges of a rapidly changing industry this volume will be of interest to academics policy makers and scholars in the fields of banking insurance and finance Islamic Financial Institutions Imam Uddin,Muhammad Ali Shaikh,M. Ishaq Bhatti,Rafia Ayub,2024-12-13 This book provides a comprehensive overview of Islamic Financial Institutions exploring current issues including governance Shariah compliance frameworks and regulatory aspects as well as the principles involved in product structuring It offers a basic understanding of Islamic financial instruments and their implementation in different regions The book begins by introducing the Islamic financial system its objectives the financial intermediation process the philosophy and methods of mobilization and utilization of funds followed by an overall comparison with the conventional financial system It offers a definition and explanation of types of riba sources of prohibition the difference between riba and profit types of transactions which involve interest and the adverse effects of interest on the economy It covers a detailed study of Islamic financial contracts and discusses trade based financing products illustrating the structural and legal differences between conventional and trade based financing products Further the book outlines the criteria for the determination of Shariah compliant status of equity securities and the role and functions of capital markets in an Islamic framework Finally it goes on to present an overall model of an Islamic bank in comparison with a conventional bank examining its methodology and procedures for ensuring shariah compliance governance and regulation keeping in view the operating strategies risk management issues liquidity requirements and so on The book will be used by researchers students and scholars of Islamic Banking and Finance and will also serve as a practical guide for bankers and finance professionals who wish to enhance their knowledge in the field as well as those embarking on professional training or certification programs *Transforming Economies Through Microfinance in Developing Nations* Alhassan, Yahaya,Nwagbara, Uzoechi,2023-01-20 Following the positive impact of microfinance on poverty reduction women empowerment and microenterprise development in some countries in Asia and Africa a huge amount of time has been devoted by researchers to understanding how this concept can be used as a catalyst for transforming and sustaining the economies of developing and emerging countries Though there are a few books on the role of microfinance in reducing poverty in developing countries across world there is no specific book that explores the role of microfinance in transforming and sustaining economies of developing and emerging countries *Transforming Economies Through Microfinance in Developing Nations* seeks to explore how the provision of microfinance to individuals and groups can contribute to the economic transformation and sustainability of the economies of developing and emerging countries Covering key topics such as climate change entrepreneurship and rural development this reference work is ideal for government officials entrepreneurs policymakers researchers academicians practitioners scholars instructors and students **The New Microfinance Handbook** Joanna Ledgerwood,Julie Earne,Candace Nelson,2013-02-01 The New

Microfinance Handbook provides a detailed overview of client financial service needs the various providers and financial products and services that meet those needs and the supporting functions that allow the financial market system to provide better more appropriate financial services to the poor sustainably **ACCA Approved - F9 Financial Management (September 2017 to June 2018 exams)** Becker Professional Education,2017-04-15 ACCA Approved and valid for exams from 01 Sept 2017 up to 30 June 2018 Becker s F9 Financial Management Revision Question Bank has been approved and quality assured by the ACCA s examining team **Microfinance, EU Structural Funds and Capacity Building for Managing Authorities** Pasqualina Porretta,Giovanni Pes,2016-09-30 In recent years the European Commission has attached increasing importance to the use of financial engineering instruments rather than traditional grant based financing for the microcredit sector considering these to be the most efficient option available This book presents a study of capacity building and structural funds in public managing authorities for the microcredit sector It presents two surveys to highlight the strengths and weaknesses of the managing authorities capacity building The first survey investigates the authorities need for and interests in capacity building activities assessing the areas in which capacity building support is needed and explores the different types of support offered The second survey analyses the results of the microcredit and microfinance programming activity investigating its target groups and other operational features It examines the key monitoring and reporting issues involved in this activity before analysing the regulatory framework of the microcredit and microfinance sector This book presents an in depth analysis of structural funds and their management by policy makers in the European convergence regions It explores the interests of managing authorities microcredit institutions operators and other financial intermediaries involved in microcredit programming activities and offers some core strategic and operational recommendations for the use of structural funds in the microcredit sector Financial Inclusion, Sustainability, and the Influence of Religion and Technology Rehman, Awais Ur,Malik, Arsalan Haneef,2024-03-18 Financial inclusion has proven to be a looming issue challenging policymakers and scholars Financial inclusion revolves around the fundamental notion of ensuring that individuals from all walks of life have access to affordable and effective financial products and services that cater to their unique needs Yet as we grapple with this issue we find it entwined with other critical factors such as religious and cultural norms technological advancements and sustainability goals The intricate web of these elements forms a complex tapestry that requires deep exploration and understanding Financial Inclusion Sustainability and the Influence of Religion and Technology is a groundbreaking book which delves headfirst into the multifaceted issue of the inclusivity of financial services and the complexities of societal interplay in this matter Targeting academic scholars as its primary audience this book acts as a guide to solution development It meticulously unravels the intricate connections between financial inclusion sustainability religion and technology Readers will embark on a journey that not only dissects the problem but also illuminates the path forward From exploring the complex relationship between financial inclusion and sustainability to

identifying the challenges and opportunities presented by religion and technology this book leaves no stone unturned It offers a comprehensive roadmap for future research and action providing a beacon of hope for achieving a more equitable and technologically advanced future **The Handbook of Microfinance** Beatriz Armendariz,Marc Labie,2011 Handbook of Microfinance addresses the gap between clients who are benefiting from access to financial services via MFIs and the potential market which remains underserved or untapped This gap can be attributed to a mismatch between what consumers or potential clients demand and what MFIs offer in terms of financial products The scope of the book is wide It includes successes and failures main challenges and debates methodologies for impact evaluation via random trials leading trends in Asia versus Latin America main efforts in Africa the importance of value chains in Central America ethical and gender issues savings microinsurance governance commercialization trends and the potential advantages and disadvantages of it Lastly it features main lessons from informal finance and 19th century credit cooperatives addressing the above mentioned mismatch

Microfinance, Risk-taking Behaviour and Rural Livelihood Amit K. Bhandari,Ashok Kundu,2013-08-15 This book offers an in depth analysis of borrowing and risk taking behavior of rural people with the aim of designing effective financial products and service delivery in the rural market Includes analysis of government schemes to promote rural development

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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