

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

B. S. Kesavan



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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

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Financial Inclusion, Sustainability, and the Influence of Religion and Technology Rehman, Awaiz 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.

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On the microfinance initiatives in rural areas of Bangladesh for the poor: a study

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Rural & Microfinance Statistics in Laos, 2005 *Mutualist Microfinance* Abram de Swaan, Marcel van der Linden, 2006

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