



Determinants of Loan Repayment Behavior of Tanzanian Microfinance Borrowers

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Determinants Of Loan Repayment Of Microfinance

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Determinants of Loan Repayment Performance Among Borrowers of Microfinance Institutions Seyedmehrdad Mirpourian, 2015 This paper investigates the repayment behavior of borrowers of a nonprofit Indian microfinance institution Indian Institute for Mother and Child using a novel data set comprising approximately 20 000 installment records within the period April 2009 November 2012 Controlling for context variables the influence of loan limit loan size and business activity on loan repayment is investigated Empirical results show that the repayment rate improves as borrowers get closer to the loan limit which is the maximum available loan While no statistically significant difference across different types of business activities is identified the main result hints at a relevant role played by motivational effects in fostering the probability to fully and timely repay a loan *Research Anthology on Microfinance Services and Roles in Social Progress Management Association, Information Resources, 2022-09-23* Microfinance has emerged as a growing field as more businesses discover the benefits and opportunities it provides To ensure that microfinance is utilized appropriately further study on the best practices and difficulties is required The Research Anthology on Microfinance Services and Roles in Social Progress considers the ways in which microfinance can be utilized to achieve social progress as well as the challenges and opportunities of this area Covering key topics such as income small businesses entrepreneurship and credit this major reference work is ideal for industry professionals government officials computer scientists entrepreneurs business owners managers policymakers researchers scholars practitioners instructors and students

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 *Vulnerable Groups in Malaysia* Thaatchayini Kananatu, Sharon G. M. Koh, 2020-10-12 Vulnerability is a term that can be studied from different dimensions the social legal economic and political This book explores these dimensions and captures the vulnerabilities of particular groups in Malaysia the transgenders women children aboriginal and indigenous people the rural fisherfolk the stateless and the economically disempowered Mirroring the spectrum of vulnerable groups defined by the United Nations

Global Compact in the 2016 Sustainable Development Goals Report this book highlights the unique features that portray vulnerabilities including gender age indigeneity socioeconomic status and ethnicity The case studies of vulnerable groups in Malaysia a multicultural diverse plural Asian state would be appreciated by both undergraduate and postgraduate students academics researchers and policy makers keen in Asian Studies and vulnerabilities

Borrowers' characteristics and their impact on repayment behaviour in Sri Lanka. An application of discriminant and logistic models Aruppillai Thayaparan, B. Sivatharshika, 2019-12-18 Document from the year 2019 in the subject Business economics Investment and Finance course ECONOMICS language English abstract The main objective of the study is to identify the borrower characteristics that discriminate them into defaulters and non defaulters and examine the determinants of loan repayment and their credit worthiness in Microfinance institutions in Vavuniya district in Sri Lanka In line with above general objective this study has the following specific objectives To identify the borrower characters those classify them into defaulters and non defaulters in the study area To evaluate the impact of major demographic characters such as age gender levels of education civil status and family members of the borrowers that impact on their repayment performance and credit worthiness To investigate how the farming characters like income farm size ownership of land farming experience and availability of non farm income as well as farmers attributes such as purposes of loan crop failure weather conditions and knowledge about loans affect loan repayment and discriminate the borrowers into two groups in the study area Financial institutions and banks have major role in financial sector as well as rural sector of an economy in terms of providing loans to the rural community in developing countries like Sri Lanka The borrowers especially farmers are able to get the loans from the microfinance institutions to improve their living standard through agricultural activities and generate their income Even the borrowers have chances to receive the loans the microfinance institutions and banks are facing the problems to recover the loans from the borrowers Thus default rate among the borrowers has been increasing over time which is the difficult task to manage the banks and financial institutions There are a number of many factors particularly demographic and farming characters that affect the loan repayment rates There has not been any empirical research conducted regarding to repayment performance among the borrowers who get the loans from SANASA Thrift Credit and Cooperative Society TCCS banks in Vavuniya district Therefore this study tries to provide the relevant information for a better understanding on the determinants of loan repayment performance of the borrowers and the information will be useful for policy makers other lending institutions and stakeholders for their future decision making on granting the loans for their clients

Financial Determinants of SME Activity in Developing Countries Piotr Łasak, 2022-01-01 PURPOSE The traditional sources of financing bank loans cannot be treated as an essential source of financing for SMEs in developing countries For this reason this group of entities uses many alternative sources from bootstrapping to microfinance and crowdfunding During the last decade a significant contribution in this area has been done by financial technology The purpose of this study is threefold 1 to present

the role of financial technologies in financing SMEs 2 to examine the role of entities based on financial technology in financing SMEs in developing countries and 3 to consider other non bank aspects of financing SMEs leading to the improvement of the financial situation of these entities The in depth analysis of these entrepreneurial finance practices will be developed in the following papers presented in this Issue

METHODOLOGY This study employs a theoretical approach based on a narrative literature review The primary attention is focused on applying financial technology as a stimulant for the finance of SMEs in developing countries

FINDINGS As a consequence of the financing gap for SMEs within the traditional financial system these entities use non bank financing based on financial technology The research confirms that financial technology plays a crucial role in fostering the financial situation of SMEs in developing countries and providing greater financial inclusion for these entities Both financial technology and enterprises based on this technology contribute significantly to the improvement of efficiency of financing SMEs in emerging markets They also provide a broader range of services than were offered by the traditional financial sector Regarding the other aspects of SME finance it is essential to implement such ways of financing like microfinance services and crowdfunding Such funding mechanisms together with the budget process and the compliance under the conditions of e tax systems are important determinants of current entrepreneurial finance

IMPLICATIONS The paper describes the financing of SMEs in developing countries The in depth picture of the SME s financial situation focusing on the technological development in this area provides essential insight into this still poorly explored area It also offers important premises for shaping the post pandemic policy to support their further growth

ORIGINALITY VALUE Despite growing theoretical and empirical literature about entrepreneurial finance this study aims to contribute to the role of financial technology in this area The impact of financial technologies and the role of fintech based entities on SME activity in developing countries are still poorly researched Moreover the research provides a brief overview of other SME funding sources and their determinants in this group of countries

Determinants of Loan Repayment in Micro Finance Institutions Tnsue Gebrekidan Bezabh,2013 Although the MFIs had been showing an inspiring progress since their establishment they are experiencing default problems as can be observed in their declining repayment rates If you want to know whether default is random and influenced by erratic behavior or whether it is influenced by certain factors in a specific situation this book tell you what reason is behind Thus it is my firm belief that you can learn more

The Nature and Determinants of Rural Loan Repayment Performance in Nigeria Ade Olomola,2001 *AN ANALYSIS OF THE DETERMINANTS OF MICROFINANCE LOAN REPAYMENT AMONG BANKS IN MAURITIUS* YASHNA SAYJADAH (TP034408),2016 **The African Journal of Finance and Management** ,2012 **An Annotated Inventory of Poverty-related Research Studies in Uganda (2000-2007)** ,2008 *Vikalpa* ,2007 **Microfinance Handbook** Joanna Ledgerwood,1999 Provides a comprehensive source for the design implementation evaluation and management of microfinance activities **Determinants Of Loan Repayment In Group Lending** Erastus Muthura,Kithinji

Mungania, Margaret Muthura, 2013 The discovery of group lending opened up possibilities for micro finance it showed how unconventional contracts can work where tried and conventional banking practices failed Today group lending is just one element that makes microfinance different from the conventional banking By adopting microfinance as a core component in their development programs various governmental agencies micro finance institutions banks and non governmental organizations NGOs are reducing poverty and raising the status of women youth and disadvantaged communities Hossain 2002 Group lending methodology has become famous among the Micro Finance Institutions that are targeting the low income earners These are the people who are not able to provide conventional collaterals as a way of securing loans This approach has become successful in most MFIs despite the challenges that are associated with this

Factors Affecting Loan Repayment Performance of Micro Finance Clients Abdissa Tegene Wolde, 2014-11-18 Currently poverty becomes a major problem in many developing countries In these countries poverty is severe which has left millions of people out of basic needs for survival In Ethiopia there are many poor people living in rural and urban areas The availability of financial services plays an important role in creating self employment opportunities for the majority of low income population The main problem of the poor performance of financial institutions in many developing countries is high rate of non repayment of loan or default Financial service provision program will be successful if the loan disbursed is healthy and repaid on time The study conducted and compiled in this book may assist in guiding financial institutions or loan facilitating organizations to set appropriate criteria and standard procedures of loan disbursement Loan repayment performance is affected by a number of socioeconomic and institutional factors While some of the factors positively influence the loan repayment the other factors are negatively affecting the loan repayment

Housing Microfinance Franck Daphnis, Bruce Ferguson, 2004 First book to link housing and microfinance Presents international and US experience As the premier book to provide a comprehensive overview of housing microfinance worldwide Housing Microfinance sets the standard for future work in the field The expert contributors combine wisdom from the separate fields of housing policy and microfinance demonstrating what each can learn from the other With solid guidance for practitioners and policymakers the book reviews important issues for international and domestic microfinance institutions that are considering expanding into housing and for providers of conventional housing loans who seek to offer their services to poor clients who lack collateral or regular income

A Compilation of Abstracts from the Conference on Opportunities in Africa: Micro-evidence on Firms and Households, 2000 [African Journal of Business and Economic Research](#), 2007

Microfinance Systems Graham Wright, 2000 This volume addresses the cutting edge issues in micro finance including how far micro finance can contribute to reducing poverty enhancing women's status empowering poor clients and improving the health nutrition and education of the poor the role of savings in micro finance how to recruit develop and maintain high quality clients and how to replicate successful micro finance systems

Ahkam, 2017 Islamic studies in Indonesia

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Determinants Of Loan Repayment Of Microfinance Introduction

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