

### **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

**Arvind Ashta**



## **Multiple Choice Questions And Answers On Microfinance:**

*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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