

### **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

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## **Multiple Choice Question On Microfinance:**

## Unveiling the Power of Verbal Beauty: An Psychological Sojourn through **Multiple Choice Question On Microfinance**

In a global inundated with screens and the cacophony of instant communication, the profound power and psychological resonance of verbal artistry usually fade in to obscurity, eclipsed by the regular onslaught of sound and distractions. Yet, nestled within the musical pages of **Multiple Choice Question On Microfinance**, a fascinating perform of literary elegance that impulses with organic feelings, lies an unforgettable journey waiting to be embarked upon. Written by a virtuoso wordsmith, that interesting opus guides readers on an emotional odyssey, softly exposing the latent possible and profound affect embedded within the intricate web of language. Within the heart-wrenching expanse with this evocative analysis, we will embark upon an introspective exploration of the book is main themes, dissect its captivating writing model, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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