

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

Manohar Pandey



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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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

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The Top Books of the Year Multiple Choice Questions And Answers On Microfinance The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have charmed audiences this year.

Multiple Choice Questions And Answers On Microfinance : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed.

Uncover the Best : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery.

Discover the Magic : Delia Owens' "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting.

These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered.

The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts.

The Secret History is a brilliant and suspenseful novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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