

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

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Table of Contents Multiple Choice Question On Mmmmicro Finance

1. Understanding the eBook Multiple Choice Question On Mmmmicro Finance
 - The Rise of Digital Reading Multiple Choice Question On Mmmmicro Finance
 - Advantages of eBooks Over Traditional Books
2. Identifying Multiple Choice Question On Mmmmicro Finance
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Multiple Choice Question On Mmmmicro Finance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Multiple Choice Question On Mmmmicro Finance
 - Personalized Recommendations
 - Multiple Choice Question On Mmmmicro Finance User Reviews and Ratings
 - Multiple Choice Question On Mmmmicro Finance and Bestseller Lists
5. Accessing Multiple Choice Question On Mmmmicro Finance Free and Paid eBooks

- Multiple Choice Question On Mmmmicro Finance Public Domain eBooks
- Multiple Choice Question On Mmmmicro Finance eBook Subscription Services
- Multiple Choice Question On Mmmmicro Finance Budget-Friendly Options
- 6. Navigating Multiple Choice Question On Mmmmicro Finance eBook Formats
 - ePub, PDF, MOBI, and More
 - Multiple Choice Question On Mmmmicro Finance Compatibility with Devices
 - Multiple Choice Question On Mmmmicro Finance Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Multiple Choice Question On Mmmmicro Finance
 - Highlighting and Note-Taking Multiple Choice Question On Mmmmicro Finance
 - Interactive Elements Multiple Choice Question On Mmmmicro Finance
- 8. Staying Engaged with Multiple Choice Question On Mmmmicro Finance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Multiple Choice Question On Mmmmicro Finance
- 9. Balancing eBooks and Physical Books Multiple Choice Question On Mmmmicro Finance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Multiple Choice Question On Mmmmicro Finance
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Multiple Choice Question On Mmmmicro Finance
 - Setting Reading Goals Multiple Choice Question On Mmmmicro Finance
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Multiple Choice Question On Mmmmicro Finance
 - Fact-Checking eBook Content of Multiple Choice Question On Mmmmicro Finance
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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