

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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**Barron's Educational Series, Frank
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