

### **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

# Microfinance Multiple Choice Quations

**Joacim Rocklöv**



## Microfinance Multiple Choice Quations:

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to well functioning markets is increasingly expected to contribute to poverty alleviation and improvement of both food security and environmental sustainability This book presents the views of leading experts on where we stand and where we are heading in the field of markets marketing and developing countries Twenty essays in this book describe the role of marketing in achieving development goals the track record of past market policies the current functioning of value chains the roles that market institutions play to facilitate market access for smallholders as well as the potential to add value to farm produce through certification schemes new technologies or innovation systems The book is published in honour of the retirement of Aad van Tilburg one of the pioneers in the field of marketing in developing countries Early on in his career Van Tilburg recognised that improvements in the functioning of markets and marketing can be key to economic development with special reference to the livelihood of small producers and other market actors in developing countries

**Emerging Trends in Banking and Finance** Nesrin Ozatac, Korhan K. Gökmenoglu, 2018-10-26 This volume presents current developments in the fields of banking and finance from an international perspective Featuring contributions from the 3rd International Conference on Banking and Finance Perspectives ICBFP this volume serves as a valuable forum for discussing current issues and trends in the banking and financial sectors especially in light of the global economic challenges triggered by financial institutions Using the latest theoretical models new perspectives are brought to topics such as e finance and e banking Islamic banking capital flight bank efficiency risk assessment bankruptcy investment diversification and insider trading Offering an opportunity to explore the challenges of a rapidly changing industry this volume will be of interest to academics policy makers and scholars in the fields of banking insurance and finance

**Islamic Financial Institutions** Imam Uddin, Muhammad Ali Shaikh, M. Ishaq Bhatti, Rafia Ayub, 2024-12-13 This book provides a comprehensive overview of Islamic Financial Institutions exploring current issues including governance Shariah compliance frameworks and regulatory aspects as well as the principles involved in product structuring It offers a basic understanding of Islamic financial instruments and their implementation in different regions The book begins by introducing the Islamic financial system its objectives the financial intermediation process the philosophy and methods of mobilization and utilization of funds followed by an overall comparison with the conventional financial system It offers a definition and explanation of types of riba sources of prohibition the difference between riba and profit types of transactions which involve interest and the adverse effects of interest on the economy It covers a detailed study of Islamic financial contracts and discusses trade based financing products illustrating the structural and legal differences between conventional and trade based financing products Further the book outlines the criteria for the determination of Shariah compliant status of equity securities and the role and functions of capital markets in an Islamic framework Finally it goes on to present an overall model of an Islamic bank in comparison with a conventional bank examining its methodology and procedures for ensuring shariah compliance governance and regulation keeping in view the operating strategies risk management issues liquidity requirements and so on The book will be used by researchers

students and scholars of Islamic Banking and Finance and will also serve as a practical guide for bankers and finance professionals who wish to enhance their knowledge in the field as well as those embarking on professional training or certification programs

Financial Inclusion, Sustainability, and the Influence of Religion and Technology Rehman, Awais Ur,Malik, Arsalan Haneef,2024-03-18 Financial inclusion has proven to be a looming issue challenging policymakers and scholars Financial inclusion revolves around the fundamental notion of ensuring that individuals from all walks of life have access to affordable and effective financial products and services that cater to their unique needs Yet as we grapple with this issue we find it entwined with other critical factors such as religious and cultural norms technological advancements and sustainability goals The intricate web of these elements forms a complex tapestry that requires deep exploration and understanding Financial Inclusion Sustainability and the Influence of Religion and Technology is a groundbreaking book which delves headfirst into the multifaceted issue of the inclusivity of financial services and the complexities of societal interplay in this matter Targeting academic scholars as its primary audience this book acts as a guide to solution development It meticulously unravels the intricate connections between financial inclusion sustainability religion and technology Readers will embark on a journey that not only dissects the problem but also illuminates the path forward From exploring the complex relationship between financial inclusion and sustainability to identifying the challenges and opportunities presented by religion and technology this book leaves no stone unturned It offers a comprehensive roadmap for future research and action providing a beacon of hope for achieving a more equitable and technologically advanced future

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