Factors Affecting Loan Repayment Among Customers Of | d404ab2ed804c9ecbe464cf02f525a


Limitations of Loan Default and its Effect on Financial Performance of Commercial Banks in Ghana. A Case Study of Fidelity Bank

Factors Affecting Loan Repayment Performance of Small Farmers

Borrowers' characteristics and their impact on repayment behaviour in Sri Lanka. An application of discriminant and logistic models

The purpose of 'The Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

Explanatory Research with Canada Student Loan Holders: Factors Affecting the Loan Repayment Process

In 2015 the subject Business Economics - Banking, Stock Exchanges, Insurance, Accounting, , language: English, abstract: The main purpose of this study was to determine the determinants of loan default and its effects on financial performance of commercial banks in Ghana by using Fidelity Bank Limited as a case study. The study employed quantitative and qualitative research techniques as the research design. In achieving the research objectives primary and secondary data was collected from four branches of Fidelity Bank Limited in Accra Region of Ghana. It was realized that the delays in loan approval, poor management, poor credit appraisal and diversion of loans are the main determinants of loan default in Fidelity Bank. The study also found that SME clients (49.5%) defaults more than apical, personal and salary clients. The findings of the study were recommended that the following measures should be implemented to reduce the rate of loan default: good credit structuring, consistent monitoring, sound credit risk policies and standards, quality analysis, well staffed, good corporate governance system, independent credit assessment, rescheduling and provision of additional funds.

Loan Repayment Efficiency and its Impacts, Ilowaasa City, Ethiopia

This investigation collects various issues of microeconomics and credit that are important to any development and economic policy. It uses micro- and macro-economic data from Ethiopia to analyse such topics as determinants of foreign direct investment, bank credit and trade credit, microfinance and poverty reduction, and rural credit issues. The book applies sophisticated, state-of-the-art statistical techniques to analyse the data and derive policy recommendations. To the extent that the Ethiopian economy shares many features and policy issues with other developing economies, this book will be of interest to academics working in the field of development economics, and also to policy makers and policy analysts in developing countries and in development agencies throughout the world.

Land on Loan

Socio-Economic Factors Affecting Loan Repayment by Women Borrowers Research Paper (postgraduate) from the year 2015 in the subject Business Economics - Banking, Stock Exchanges, Insurance, Accounting, , language: English, abstract: The main purpose of this study was to examine the determinants of loan default and its effects on financial performance of commercial banks in Ghana by using Fidelity Bank Limited as a case study. The study employed quantitative and qualitative research techniques as the research design. In achieving the research objectives primary and secondary data was collected from four branches of Fidelity Bank Limited in Accra Region of Ghana. It was realized that the delays in loan approval, poor management, poor credit appraisal and diversion of loans are the main determinants of loan default in Fidelity Bank. The study also found that SME clients (49.5%) defaults more than apical, personal and salary clients. The findings of the study were recommended that the following measures should be implemented to reduce the rate of loan default: good credit structuring, consistent monitoring, sound credit risk policies and standards, quality analysis, well staffed, good corporate governance system, independent credit assessment, rescheduling and provision of additional funds.

Microfinance and Poverty Alleviation

International Convergence of Capital Measurement and Capital Standards

A Compilation of Abstracts from the Conference on Opportunities in Africa: Micro-evidence on Firms and Households The development of the small and medium enterprise sector is deemed crucial for economic growth and poverty alleviation. Such firms are often thought to be at a disadvantage when compared with larger enterprises, but the reverse can apply for example in the more flexible approach of the smaller firm. This paper draws on a private sector survey in 80 countries examining whether business obstacles are related to firm size. It finds a bias against small firms, which experience significantly greater problems than larger firms with finance, taxes and regulations, policies, inflation, corruption and crime. These problems should be the prime targets of policies aimed at reducing inequality.

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Microfinance and Poverty Alleviation
Factors Affecting Non-Performing Loan in the Case of the Development Bank of Ethiopia Based on interviews of MFIs in post-war - Burendi about factors affecting their 2011 client loan defaults, this paper analyses how these factors contribute to a lower repayment rate using information on microfinance institutions. The increase in the number of risky borrowers can lead to a higher repayment rate and lower non-performing loan. Furthermore, the resulting loss of willingness to repay the loan makes enforcement difficult. The decrease in the incentive power of future loans due to client migration, a lower social stigma resulting from the creation of various population features in the community & people displacement and a lower implicit group collateral enforcement may lead to lower repayment rate. This study should assess enforcement, monitoring and enforcement mechanisms, thereby reducing the loan repayment rate. Understanding the interrelationship of these factors is crucial for MFIs in a post-war setting for designing viable structural strategies that sustainably addresses the financial needs of a post-war society.

Contemporary Financial Intermediation Microfinance loan is very important for every aspect of economic development and is one among many factors hindering efficient utilization of Loan. This study differentiates factors affecting loan repayment efficiency and assesses impact of efficient utilization of loan for the borrowers. Classical and Bayesian logistic regression were used for data analysis. Factor analysis was used to reduce data and to incorporate the major determinants that the efficient utilization of loan have to the borrowers, whereas logistic regression was used to assess the performance of microfinance loan and it was extended to the Bayesian frame. Results of the classical binary logistic regression indicate that better repayment efficiency is associated with the borrowers' sex, education, number of dependent family member, monthly income, loan size, additional income, repayment of time and age. With Bayesian logistic regression model, loan type, using loan for intended purpose and experience are significant in addition to significant predictors in classical one. Furthermore, some recommendations are suggested at final portion of the book.

Factors Affecting Loan Repayment Performance of Micro Finance Clients

Loan and Investment in a Developing Economy

Factors Affecting Loan Repayment Performance of Microfinance Institutions in Uganda

Factors Affecting Loan Repayment Performance of Smallholder Farmers

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Microfinance in Africa Doctoral Thesis / Dissertation from the year 2013 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: A, Uganda Management Institute (Uganda Management Institute), course: Masters in Business Administration Degree, language: English, abstract: The purpose of this study was to examine factors affecting the performance of microfinance institutions in Uganda. Hofokam Limited (Ltd) was used as a case study. The objectives of the study were: to assess the effect of governance mechanisms on the performance of Hofokam Ltd, to establish the extent to which governance mechanisms affected the performance of Hofokam Ltd and to find out the extent to which governance mechanisms affected the performance of Hofokam Ltd. The study sample was 48 and the findings showed that the selection criteria of the board members was not based on related experience and management remuneration was not competitive enough to attract and retain talent. The Management Information System did not support real time reporting for decision making and branches were not networked with head office with the MIS, the microfinance institution had struggled to access reasonable capital with affordable terms since the donor funding stopped. The study drew conclusions that governance mechanisms greatly affected the performance of microfinance as they determine the direction of the MFI, MIS in its state had a relatively low impact on the performance of Hofokam Limited and that funding was not a critical success factor for MFI performance as compared to other factors. The study recommends that the selection of the board should be to a large extent based on ones' professional experience, the MFI shouldn't commit all efforts to be regulated as it has not proved a success factor for many other MFIs, the MIS in use should be upgraded to enable linkage across the branches and head office rather than invest in a totally new software, the MFI should look at increasing the level of operational efficiency.

An Analysis of Factors Affecting the Loan Repayment Performance of Small Farmers Document from the year 2019 in the subject Business economics - Investment and Finance, course: ECONOMICS, language: English, abstract: The main objective of the study is to identify the borrower characteristics that discriminate them into defaulters and non-defaulters and examine the determinants of loan repayment and their credit worthiness in Microfinance institutions in Vavuniya district in Sri Lanka. In line with above general objective, this study has the following specific objectives: To identify the borrower characteristics that classify them into defaulters and non-defaulters in the study area. To evaluate the impact of major demographic characters such as age, gender, levels of education, civil status and family members of the borrowers that impact on their repayment performance and credit worthiness. To investigate how the farming characters like income, farm size, ownership of land, farming experience and availability of non-farm income as well as farmers' attributes such as purposes of loan, crop failure, weather conditions and knowledge about loans affect loan repayment and discriminate the borrowers into two groups in the study area. Financial institutions and banks have major role in financial sector as well as rural sector of an economy in terms of providing loans to the rural community in developing countries like Sri Lanka. The borrowers especially, farmers are able to get the loans from the microfinance institutions to improve their living standard through agricultural activities and generate their income. Even the borrowers have chances to receive the loans, the microfinance institutions and banks are facing the problems to recover the loans from the borrowers. Thus, default rate among the borrowers has been increasing over time which is the difficult task to manage the banks and financial institutions. There are a number of many factors particularly demographic and farming characters that affect the loan repayment rates. There has not been any