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The Case of the Development Bank of Ethiopia World Bank
Publications

Repayment of loans and their determinants studies particularly group repayment has been of interest with many researchers. This research which focused on SHGs (self-help groups) a growing and successful group model in India aimed to contribute to the knowledge base on group lending. SHGs which are informal social groups and are not registered are a conduit through which members receive external loans. The SHGs in Andhra Pradesh have a high repayment rate in external loans particularly the bank-linkage loans standing at 90.6%. The average repayment rate for the external loans (87.8%) is higher than internal loans which have a repayment rate of 57.70%. Internal loans are flexible and allow members to reschedule and as such that is one important explanation for the lower repayment rate and therefore

supporting institutions should support SHGs in managing their savings effectively. The econometric results show that peer monitoring through regular meetings and rules assist group members in repaying their loans in time. The size, experience (number of years since first loan), savings, rules, peer monitoring, size squared are significantly correlated to the repayment rate of the SHGs. The SHG model is a complex model therefore the usual determinants of group solidarity, pressure, trust are not significantly correlated to the repayment rate in this analysis although they have expected signs except group solidarity.

Performance and Sustainability GRIN Verlag

The provision of credit to the poor has been regarded as a means for poverty alleviation. However, for the institution issuing credit to be sustainable, it has to ensure that borrowers are assessed effectively and loans are recovered as soon as they are due. The provision of credit has increasingly been regarded as an important tool for raising income and hence improving livelihood. The generation of self-employment and entrepreneurial activities

requires investment in working capital. However, at low levels of income, the accumulation of such capital may be difficult. Under such circumstances, loans, by increasing family income, can help the poor to accumulate their own capital and invest in income-generating activities. The overall findings revealed credit rationing system in SACCOS was weak since it failed to discriminate creditworthy from non-credit worthy borrowers. For a rationing system to be effective it has to consider the factors that affect loan repayment during loan issuance. This book is designed for micro finance researchers and practitioners. It paves the way for more research on credit rationing to ensure portfolio quality for institution's sustainability.

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

Group liability is often portrayed as the key innovation that led to the explosion of the microcredit movement, which started with the Grameen Bank in the 1970s and continues on today with hundreds of institutions around the world. Group lending claims to improve repayment rates and lower transaction costs when lending to the poor by providing incentives for peers to screen, monitor, and enforce each other's loans. However, some argue that group liability creates excessive pressure and discourages good clients from borrowing, jeopardizing both growth and sustainability. Therefore, it remains unclear whether group liability improves the lender's overall profitability and the poor's access to financial markets. The authors worked with a bank in the Philippines to conduct a field experiment to examine these issues. They randomly assigned half of the 169 pre-existing group liability 'centers' of approximately twenty women to individual-liability centers (treatment) and kept the other half as-is with group liability (control). We find that the conversion to individual liability does not affect the repayment rate, and leads to higher growth in center size by attracting new clients.

National Audit Office - Department for Business, Innovation and Skills: Student Loan Repayments - HC 818 SAGE

The Nature and Determinants of Rural Loan Repayment Performance in Nigeria
The Case of FADU's Micro-credit Programme
Determinants of Successful Loan Repayment Performance in Project Financing
The Case of the Development Bank of Ethiopia
GRIN Verlag

Group Versus Individual Liability World Bank Publications

The study was conducted in Eastern Hararghe Zone, of the Oromiya Regional State, in Ethiopia. As stated in the objectives, the main aim of the study was to identify important demographic, socio-economic and institutional factors that affect loan repayment performance of smallholder farmers who borrow from formal credit sources. It was envisaged that the study would provide information that will enable effective measures to be undertaken to improve the loan repayment performance and the success of rural credit programs. It would also enable lenders, such as non-governmental organizations, and policy makers, to appreciate and understand where and how to channel efforts to minimize loan defaulting. The study was also expected to contribute towards better credit administration with a possible pay-off in improved loan repayment.

Factors Affecting Loan Repayment Performance of Micro Finance Clients LAP Lambert Academic Publishing

Master's Thesis from the year 2018 in the subject Business economics - Investment and Finance, , language: English, abstract: This study assesses the determinants of successful loan repayment performance of project financing in the case of Development Bank of Ethiopia. The study uses explanatory design and quantitative research approach. Secondary data was used. The collected data were taken from individual borrowers'

files. Hence, the total sample size was seventy-five (75), of which 40 (53%) were successful financed projects (non-defaulters), whereas the rest 35 (47%) were non-successful ones (defaulters). The data was analysed via correlation followed by logistic regression model using SPSS version 20. The independent variables used in the study are accessibility of market, amount of loan, availability of raw material, distance from project location to raw material destination, distance from project location to output product market, educational level, equity debt ratio, loan processing time, managerial experience of project manager, number of project follow-up, project implementation period, type of management and type of market for the commodity financed. In the study, a logistic regression model was used to identify variables which determine successful loan repayment performance. The paper reveals that the managerial experience of project managers, loan processing time, educational level, number of project supervisions/ follow-ups by the bank, delay in project implementation period and type of management for the financed projects were statistically significant determinant of loan repayment performance of DBE's financed projects. This study suggests that Development Bank of Ethiopia better intensify its project monitoring and follow-up work in order to make well-informed decisions and provide technical assistance for its credit-assisted projects; give due attention to minimize the bureaucracy that delays the loan processing time; critically analyse the project implementation period at the time of appraising projects and enhance its project implementation capacity; identify and redress the root causes of project delays; and improve its efficacy of customer recruitment system by giving special considerations to educational level of borrowers, managerial experience of project managers and type of management, among others.

Microfinance and Poverty LAP Lambert Academic Publishing
Loan Repayment has been a long lasting problem in the financial sector since the ages of Adam. Loan forms the largest asset of most financial institutions therefore there is a need to understand the necessary associated risks with credits to make high recovery rates. This book will help most financial institutions and projects know how to handle agricultural projects in a better way to improve their portfolio and balance sheet. I believe the information provided in this book will add to the existing knowledge available to the government in formulating policies to improve productivity of the sector.

A Field Experiment in the Philippines LAP Lambert Academic Publishing

Loan default is becoming an increasing problem that threatens the sustainability of many microfinance institutions. The causes of the problem are multi-dimensional and non uniform among different literatures. This book, therefore, provides analysis of factors affecting loan repayment performance of women in Harar Microfinance Institution (HMFI). It is mainly based on primary and secondary data. For the analysis purpose, both descriptive statistics and logit regression were used to compare two groups, defaulters and non defaulters, with respect to some explanatory variables. It reveals that loan repayment performance of women is affected by various socio-economic, demographic and institutional factors. It also provides vital information to diverse literatures and has a potential to through light into the area that policy makers, implementing agencies and, anyone else who may engage in providing loan, especially for developing countries, should venture to improve loan repayment performance of borrowers as well as to ensure sustainability of microfinance institutions.

Microfinance in Africa LAP Lambert Academic Publishing
Research on MFI performance is still in its infancy. MFIs are hybrid organizations with dual objectives. Performance studies in

microfinance are therefore less straightforward compared to performance studies in traditional banking research. This book contains new MFI performance research by top scholars from across the globe.

Determinants of Loan Repayment Performance Among Rice Farmers Springer

Despite their potential importance and ease of modification, impacts of monitoring and loan recovery arrangements on micro-credit groups' repayment performance have rarely been studied. Data on 3,350 expired group loans in 300 Indian villages highlight that regular monitoring and audits, high repayment frequency, consumption smoothing support through rice credit, and having group savings deposited with the lender all significantly increase repayment rates. Estimated magnitudes of their effects vastly exceed those of members' socio-economic characteristics. Significantly lower repayment on loans originating in externally provided grant resources suggests that stringent monitoring will be essential for these to have a sustainable impact.

Performance and Sustainability GRIN Verlag

Africa is home to some of the poorest and vulnerable populations in the world. The ten poorest countries in the world are in Africa. Sub-Saharan Africa is the region with the highest incidence and greatest depth of poverty in the world. Fewer than one in five adults in Africa has access to the services of a formal or semi-formal financial institution. Microfinance in Africa is growing, though. A broad range of diverse institutions offer financial services to the poor and low-income clients in Africa. These include non-governmental organizations, non-banking financial institutions, cooperatives, credit unions, rural banks, Rotating Savings and Credit Associations (ROSCAs), postal financial institutions and an increasing number of commercial banks. Increasingly, technology is being used to expand microfinance outreach mobile phone banking is one such example. This book provides an overview of the microfinance sector in Africa, reviews the performance and impact of microfinance institutions in the region, and outlines some of the opportunities and challenges that African microfinance has on hand.

Determinants of Successful Loan Repayment Performance in Project Financing The Stationery Office

Until the Department for Business, Innovation and Skills (BIS) has a robust strategy for maximizing the collection performance of student loans and improves its information on borrowers, it will not be well-placed to secure value for money. BIS forecasts that the total value of outstanding student loans will increase from £46 billion in 2013 to approximately £200 billion by 2042, in 2013 prices. The number of borrowers due to repay is projected to increase from 3 million in 2012-13 to 6.5 million by 2042. The loan book is therefore becoming a substantial public asset. BIS and its collection partners HM Revenue & Customs and the Student Loans Company (SLC) work together in a joined-up way. In 2012-13, they collected £1.4 billion in student loan repayments, at a cost of £27m. BIS needs to make better use of data to support its collection strategy and improve its understanding of where it could invest to maximise the collection value of the loan book. In designing how student loans would work, BIS anticipated that a proportion of the loans would not be repaid. However, BIS has not set an annual target for the amount to be collected because repayments are affected by graduate earnings and economic factors outside its direct control. Annual repayment forecasts are consistently higher than amounts collected. While many borrowers may not be in employment, BIS and the SLC have carried out little analysis to establish how many may be working overseas or the level of repayments that may be missed

Factors Affecting Loan Repayment Performance of Women in

Ethiopia Elsevier

Everywhere in the world, small agricultural producers are entrepreneurs, traders, investors, and consumers, all rolled into one. In all these roles, small agricultural households constantly seek to use available financial instruments to improve their productivity and secure the best possible consumption and investment choices for their families. But the package of financial services available to small farmers in developing countries is severely limited, especially for those living in remote areas with no access to basic market infrastructure.

Credit Rationing and Loan Repayment Performance IDB

Published in 1999, the book is the proceedings volume of the 23rd International Conference of Agricultural Economists, held in Sacramento, California, in August 1997. It continues the series of triennial IAAE conferences.

Financial and Social Performance Routledge

Spanish edition (Pobreza, Desigualdad y Formaci3n del Capital Humano en Am3rica Latina, 1950-2025) Latin America is marked by wide inequality in income and entrenched poverty. This paper argues that the main reason these conditions persist is the lack of adequate education for new generations. The author cites several factors--economic growth and structural transformation of the economy, the convergence of regional per capita income, and the diminishing rates of return on education--that have combined to lower the region's areas of inequality. To bring the region quickly out of poverty, the report recommends that universal basic education be given to all young people in the next two decades. See also the English edition: Stock No. 13630 (ISBN 0-8213-3630-4).

Transforming Microfinance Institutions Routledge

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 used. The primary data was collected through a well structured questionnaire. Simple random technique was used to select 120 loan clients and a purposive sampling was used to select a credit staff. The data was collected from four branches of Fidelity Bank in the Brong Ahafo 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 agric, personal and salary loan clients. The major cause of loan default according to the findings of this study was decrease in demand of goods and service (16.1%) sold by the loan clients. Again, it was realized that loan default has a negative impact on profitability. It is 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 trained staff, good corporate governance system, independent credit assessment, rescheduling and provision of additional funds.

Determinants of Loan Repayment Performance LAP Lambert Academic Publishing

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 characters those 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 empirical research conducted regarding to repayment performance among the borrowers who get the loans from SANASA Thrift, Credit and Cooperative Society (TCCS) banks in Vavuniya district. Therefore, this study tries to provide the relevant information for a better understanding on the determinants of loan repayment performance of the borrowers and the information will be useful for policy makers, other lending institutions and stakeholders for their future decision making on granting the loans for their clients.

Analysis of the Case of Harar Microfinance Institution LAP Lambert Academic Publishing

Based on the experience of selected countries, this paper offers a critical presentation of the development of the microfinance sector in Africa. The paper supports the view that microfinance institutions, especially those engaged in full financial intermediation, complement effectively the banking sector in extending financial services and successfully draw on the rich experience of community-based development and preexisting informal methods of financial intermediation in Africa. Growing linkages between microfinance institutions and the banking system and the dissemination of good practices by nongovernment organizations contribute to the sound

development of the sector, supported by regulation and supervision by local authorities.

Banks, Personal Connections, and Economic Development in Industrial New England World Bank Publications

In response to a clear need by low-income people to gain access to the full range of financial services including savings, a growing number of microfinance NGOs are seeking guidelines to transform from credit-focused microfinance organizations to regulated deposit-taking financial intermediaries. In response to this trend, this book presents a practical 'how-to' manual for MFIs to develop the capacity to become licensed and regulated to mobilize deposits from the public. 'Transforming Microfinance Institutions' provides guidelines for regulators to license and regulate microfinance providers, and for transforming MFIs to meet the demands of two major new stakeholders regulators and shareholders. As such, it focuses on developing the capacity of NGO MFIs to mobilize and intermediate voluntary savings. Drawing from worldwide experience, it outlines how to manage the transformation process and address major strategic and operational issues inherent in transformation including competitive positioning, business planning, accessing capital and shareholders, and how to 'transform' the MFI's human resources, financial management, MIS, internal controls, and branch operations. Case studies then provide examples of developing a new regulatory tier for microfinance, and how a Ugandan NGO transformed to become a licensed financial intermediary. This book will be invaluable to regulators and microfinance NGOs contemplating institutional transformation and will be of tremendous use to donors and technical support agencies supporting MFIs in their transformation.

Home Loan Performance Intl Food Policy Res Inst

Currently, poverty becomes a major problem in many developing countries. In these countries poverty is sever which has left millions of people out of basic needs for survival. In Ethiopia, there are many poor people living in rural and urban areas. The availability of financial services plays an important role in creating self-employment opportunities for the majority of low income population. The main problem of the poor performance of financial institutions in many developing countries is high rate of non-repayment of loan or default. Financial service provision program will be successful if the loan disbursed is healthy and repaid on time. The study conducted and compiled in this book may assist in guiding financial institutions or loan facilitating organizations to set appropriate criteria and standard procedures of loan disbursement. Loan repayment performance is affected by a number of socioeconomic and institutional factors. While some of the factors positively influence the loan repayment, the other factors are negatively affecting the loan repayment.

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