
Performance Of Loan Repayment Determinants In Ethiopian

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Performance of Loan Repayment Determinants in Ethiopian ...

The results indicate that agro ecological zone, off-farm activity and technical assistance from extension agents positively influenced the loan repayment performance of smallholder farmers, while...

DETERMINANTS OF LOAN REPAYMENT PERFORMANCE OF FISHERMEN ...

This study focused on the analysis of determinants of loan repayment performance of smallholder farmers in Kalu district, Amhara National Regional State. In this study, primary data were collect from 130 randomly selected borrowers using semi-structured questionnaire. In addition, secondary data were collected from different

Determinants of loan repayment performance: Case study of ...

A sound understanding of the mechanisms determining loan repayment performance is invaluable for Micro-Finance

Institutions (henceforth, MFIs). Knowing the main repayment determinants, MFIs can identify borrowers with a higher risk of default, thereby allocating loans more efficiently, thus ultimately increasing repayment rates.

DETERMINANTS OF LOAN REPAYMENT PERFORMANCE IN ACSI

occupation can influence loan repayment.

Determinants of loan repayment performance of fishermen, Ghana employed multiple regression analysis in their study. Their results revealed that low level of education, lack of alternative income generating activity, cumbersome loan processing procedures, they are likely to have high loan default. The study **Determinants of Loan Repayment Performance: Evidence from ...**

intended to identify the determinants of loan repayment performance of ACSI. Hence, depending on theoretical, empirical works and institution specific contexts, the study incorporated different variables which simultaneously affect loan repayment performance of clients of ACSI.

Performance of Loan Repayment Determinants in Ethiopian ...

Based on this researchers ' intended to study

major socio- economic factors and loan related factors that determines loan repayment performance of borrowers in SMFI. In fact, the identifying and analyzing such determining factors of loan repayment rate is vital in the achievement of profitability and sustainability of MFIs.

Determinants of Loan Repayment Performance in Shashemene ...

Determinants of Loan Repayment Performance of Smallholder ...

According to various researches factors that determine loan repayment performance include; borrowers perceived need, that is borrowers have to be given an opportunity to borrow for their perceived needs, competence, that is the borrowers past personal and profit record, past

Performance Of Loan Repayment Determinants although loan repayment performance is determined by willingness, ability and other characteristics of the borrowers; businesses characteristics and characteristics of the lending institutions including product designs and

Determinants of microfinance loan repayment performance ...

Knowledge on determinants of loan repayment is undoubtedly important for the lender. Empirical studies in this connection are however limited in Ethiopia, though recently researchers are showing interest on such studies. As regards the determinants of loan repayment, Mengistu B. (1997) conducted a study on the Market

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services to the poor that are excluded by the commercial banks for collateral and other reasons.
 (PDF) Determinants of Loan Repayment: The Case of ...
 Micro finance involves the provision of micro-credit, savings, and other services to the poor that are excluded by the commercial banks for collateral and other reasons. Microfinance is relatively new to Ethiopia and came to existence during 1994-95.
Factors Affecting Loan Repayment Performance of ...
 the loan repayment performance of smallholder farmers, while production loss, informal credit, social festival and loan-to-income ratio negatively influenced the loan repayment of smallholder farmers ($p < 0.05$). Based on the findings policy implications were drawn for improving loan repayment performance and sustainability of credit
 Performance of Loan Repayment Determinants in Ethiopian ...
 One indicator of effectiveness of MFIs is the loan repayment performance of the borrowers 6. High loan repayment rates benefits both MFIs and the borrowers 5. Also it is argued that high repayment rates reflect the adequacy of MFIs ' services to clients ' needs. High repayment rate helps to obtain the next higher amount of loan 7.
Determinants of loan Repayment Performance
 identify determinants of loan repayment performance of . Microfinance institutions in Gedeo zone. As previously explained, binomial logistic regression was employed to .
 Determinants of loan repayment performance among borrowers ...
 Efrem and Ibrahim (2003) in their study on determinants of loan repayment practice in Bahirdar town identifies loan size, age of beneficiaries, household size, and number of

years of formal education and occupation as the key predictors of loan repayment.

Factors Affecting Loan Repayment Performance of ...

economic determinants of loan repayment

performance of fishermen. Inability of borrowers to

repay amount of loans collected is crucial for the long-

term sustenance of the credit institutions. As a result,

many studies have tried to examine loan repayment

performance of many socio-economic groups.

Empirical work by Arene (1993) revealed

Determinants of Loan Repayment Performance of

Omo ...

help alleviate poverty. Each MFI tries to maximize its

repayment performance, whether it is profit oriented

or not. One indicator of effective MFIs is the loan

repayment performance of the borrowers (Sengupta

and Aubuchon, 2008). High repayment rates are

associated with -- benefits both for the MFI and the

borrowers Godquin, 2004).

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LOAN REPAYMENT PERFORMANCE OF

...

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intermediaries play a cardinal role in an

economy by mobilizing savings, reducing

costs of financial transactions and managing

risks.