Factors Affecting Loan Repayment Among Customers Of | d404ab2edf80c4c9ceb4e644c0f2525a

Determinants of Successful Loan Repayment Performance in Project Financing
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Proceedings of the Business and Economic Statistics Section
Commercial Banks and Consumer Instalment Credit
Loan Portfolio Management
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An Analysis of Factors Affecting the Loan Repayment Performance of Small Farmers
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Microfinance in Africa
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Determinants of Loan Repayment Among Women-Owned Enterprise in Kenya
Collateral in Loan Classification and Provisioning
Understanding SSI (Supplemental Security Income)
An Assessment of Factors Influencing Loan Repayment
Microfinance Loan Repayment Performance and Client Demographic Characteristics
Information Systems and Modern Society
World Bank Technical Paper No. 295. The progress made by the countries of Central and Eastern Europe in privatizing state-owned enterprises has created millions of new shareholders. But for the citizenry to buy and sell shares, these countries must develop stock markets and related institutions such as brokerages, clearing and settling organizations, and regulatory agencies. This paper examines the role of capital markets in the new market economies of Central and Eastern Europe and to what extent governments in the region should encourage the development of such markets. The authors address questions of whether the capital markets will serve merely as a forum for trading stocks or become a source of new equity capital to help restructure the enterprises of the region and whether governments should take a hands-off approach by letting the necessary institutions develop as they are needed or should actively create stock exchanges and establish the overall legal and regulatory framework.
Microfinance loan is very important for every aspects of economic development in which repayment efficiency 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 is used to obtained factors affecting loan repayment performance of borrowers and it was extended to the Bayesian frame. Results of the classical binary logistic regression indicate that better repayment efficiency is associated with borrowers: sex, education, number of dependent family member, monthly income, loan size, additional income, motivation of repayment and time. Also by using Bayesian logistic regression age, 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. The world is in the midst of an information revolution in which the critical ingredients are knowledge and technology.
Loan repayment is very crucial issue to the financial and non financial institutions. The book also elaborates on the various determinants of loan repayments which is vital to women entrepreneurs. These determinants are classified into three broad categories; first are the institutional factors secondly are the business factors and lastly are the entrepreneurial factors. The study findings revealed that the main factors affecting loan repayment includes social responsibilities such as the feeding of children, paying of rent, hospital bills, and the number of households members. The study recommended that the banking sector should review the interest rates, the terms and conditions, the loaning requirements and the repayment duration to help in timely repayment of available loans. The individuals seeking loans should be trained based on the proper loan management and utilization to avoid misappropriation of the desired loans. This book was carried out to analyze the borrower's demographic factors influencing MF loan repayment performance. This was after the observation that the level of loan defaults in MF institutes was still high despite the various mechanisms being put in place, thus intimidating development, life and even their survival. The book covered MF loan borrowers within the District of Colombo. Five demographic charactors were analyzed which were: age, education level, gender, marital status and household size that influence loan repayment. It suggests that government and other financial-sector stakeholders should ensure that the borrowers have access to formal education and sufficient business-related training and regulatory bodies such as Sri Lanka’s Central Bank should act decisively to regulate all MF institutes to build a positive economic condition within the country. 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 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 Adequate loan classification practices are an essential part of a sound and effective credit risk-management process in a bank. Failure to identify deterioration in credit quality in a timely manner can aggravate and prolong the problem. Two key issues arise with regard to the use of collateral in the context of loan classification and provisioning. In particular, the questions arise whether collateral should be taken into account in classifying a collateralized loan, and whether it should be considered in calculating provisions. This paper surveys country practices in the role of collateral in loan classification and provisioning, and suggests good practices on these issues. 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. 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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. Research Paper (undergraduate) from the year 2018 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, language: English, abstract: This study is attempted to examine factors affecting non-performing loan of development bank of Ethiopia. The main objective is to examine the factors affecting non-performing loans in DBE central region. After problem identification, research hypothesis was developed which inquires the relationship and effect of non-performing loans on development bank of Ethiopia. Both secondary and primary data were used in the research. The data is then analyzed using descriptive, correlation and regression techniques through SPSS and Stata software program. The findings of the study revealed that gross domestic product has a positive impact on the occurrence of non-performing loans while other model variables unemployment, inflation rate and exchange rate have no impact on the occurrence of non-performing loan in which negatively affect non-performing loan. according to my study result. Also the result of the primary data indicated that in regarding about customer’s specific causes, the result showed that credit culture of customers, lack of business knowledge, delayed approval, profit of the business, business location were determinants of non-performing loan while bank specific factors include poor credit assessment, poor customer selection, aggressive lending policy, borrowers culture, credit size affected non-performing loan. "This book is a comprehensive collection of research on the emergence of information technology and its effect on society, focusing on the advancements made throughout social changes and the application of information systems"—Provided by publisher. Around the world, a revolution is occurring in finance for low-income people. The microfinance revolution is delivering financial services to the economically active poor on a large scale through competing, financially self-sufficient institutions. In a few countries this has already happened; in others it is under way. The emerging microfinance industry has profound implications for social and economic development. For the first time in history, capital is well on its way to being democratized. ‘The Microfinance Revolution’, in three volumes, is aimed at a diverse readership - economists, bankers, policymakers, donors, and social scientists; microfinance practitioners and specialists in local finance and rural and urban development; and members of the general public interested in development. This first volume, ‘Sustainable Finance for the Poor’, focuses on the shift from government- and donor-subsidized credit systems to self-sufficient microfinance institutions providing voluntary savings and credit services. 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. Women frequently encounter greater limitations and fewer opportunities than men, especially in regard to income-generating activities. They face social and economic constraints that perpetuate poverty and spans generations. However, significant opportunities exist in the informal, small-scale enterprise sector for which women should take advantage. Community groups are popular institutions in Kenya's rural areas. The groups help provide services that the government, has failed to deliver. Also the emergence of microfinance institutions to offer lending funds has been of great impact. This study sought to investigate the factors affecting women microfinance loan repayment. The findings of the study may be useful to policy makers in government, private sector, Non-Governmental and Faith Based Organisations. Based on interviews of MFIs in post war - Burundi about factors affecting their 2011 client loan defaults, this
paper analyses how these factors contribute to a lower repayment rate using information asymmetry and enforcement model. The increase in in the number of risky borrowers as a result of a rise in the misunderstanding of a loan due to long-term relief intervention can lead to a high-risk, low repayment rate equilibrium under adverse selection scenarios. 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 possibility as a result of a household asset losses weaken peer pressure, 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 outreach strategies that sustainably addresses the financial needs of a post-war society. Topics include: Establishing overall corporate goals for credit worthiness Credit risk modeling Integrating credit risk management with operating systems Sample exercises and case studiesContemporary Financial Intermediation, Second Edition, brings a unique analytical approach to the subject of banks and banking. This completely revised and updated edition expands the scope of the typical bank management course by addressing all types of deposit-type financial institutions, and by explaining the why of intermediation rather than simply describing institutions, regulations, and market phenomena. This analytic approach strikes at the heart of financial intermediation by explaining why financial intermediaries exist and what they do. Specific regulations, economies, and policies will change, but the underlying philosophical foundations remain the same. This approach enables students to understand the foundational principles and to apply them to whatever context they encounter as professionals. This book is the perfect liaison between the microeconomics realm of information economics and the real world of banking and financial intermediation. This book is recommended for advanced undergraduates and MSc in Finance students with courses on commercial bank management, banking, money and banking, and financial intermediation. Completely updated edition of a classic banking text Authored by experts on financial intermediation theory, only textbook that takes this approach situating banks within microeconomic theoryLoan 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 (HMFII). 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. The primary concern of this study was to identify the major socio-economic and institutional factors that influence loan repayment capacity of women entrepreneurs in Uasin Gishu County. The study was based on the economic theory Genrahtz (1989) model which states that when the entrepreneurs chose the repayment schedule, the chances of failing to repay or default would be reduced to a minimum level. The theory works on the specifications of time and the resources as well as the relationship between the two lending parties. Despite the sharp disjunction in the predictions an order by the rational economics model and the behavioral model, evidence on whether repayment frequency influences default rates in microfinance remains limited. The literature reviewed shows that entrepreneurs find it tricky to repay the loan but the determinants of loan repayment among women owned enterprises is not well addressed. The study was carried out using a descriptive survey of 1327 women owned enterprises and 3 loan officers of each bank in Uasin Gishu County. The study included 130 participants which is 10% as suggested by Mugenda in (Mugenda et al, 1999).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 Annotation This is the first book to give a comprehensive overview of the new field of housing microfinance practice worldwide. The expert contributors provide guidance to practitioners and policymakers on what works best, and look at the applicability of developing world experience of housing microfinance in the United States. The book takes experience from the separate fields of housing policy and microfinance and explores what each can learn from the other. The contributors review the important issues for microfinance institutions which are considering expanding into housing, or providers of conventional housing loans who seek to offer products for poor clients who lack collateral or a regular salary income. Although there are differences between the low-income housing market in the United States and in developing countries, the book explores lessons from international experience that can be applied domestically. With lessons for both housing policymakers and housing microfinance practitioners, this will be a crucial book in putting the new field of housing microfinance on the map. 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. 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. This publication informs advocates & others in interested agencies & organizations about supplemental security income (SSI) eligibility requirements & processes. It will assist you in helping people apply for, establish eligibility for, & continue to receive SSI benefits for as long as they remain eligible. This publication can also be used as a training manual & as a reference tool. Discusses those who are blind or disabled, living arrangements, overpayments, the appeals process, application process, eligibility requirements, SSI resources, documents you will need when you apply, work incentives, & much more.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. This collection investigates various issues of investment and credit that are of importance to any developing economy. It uses micro- and macro-economic data from Ethiopia to analyse such topics as determinants of foreign direct investment, of 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, the text 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. 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). 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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. 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. 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. 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.

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