

## Performance Of Loan Repayment Determinants In Ethiopian

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~~Financial Series—Loan Repayments (2 of 3: How to determine the repayment) Student Loan Repayment Options~~

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~~DETERMINANTS OF LOAN REPAYMENT PERFORMANCE IN ACSI~~

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

~~DETERMINANTS OF SUCCESSFUL LOAN REPAYMENT PERFORMANCE 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 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.

~~Determinants of Loan Repayment Performance: Evidence from ...~~

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

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

identify determinants of loan repayment performance of . Microfinance institutio ns in Gedeo z one. As previo usly . explained, binomial logistic regression was emplo yed to .

~~(PDF) Determinants of Loan Repayment: The Case of ...~~

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

~~Performance of Loan Repayment Determinants in Ethiopian ...~~

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).

~~Determinants of loan Repayment Performancee~~

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

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borrowers using semi-structured questionnaire. In addition, secondary data were collected from different

### ~~Determinants of Loan Repayment Performance of Smallholder ...~~

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

### ~~Factors Affecting Loan Repayment Performance of ...~~

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.

### ~~Performance of Loan Repayment Determinants in Ethiopian ...~~

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 FISHERMEN ...~~

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.

### ~~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 of Omo ...~~

This study was conducted with the aim of analyzing the factors that influence microfinance loan repayment investigating determinants of loan repayment performance of borrowers (beneficiaries) and identify the major factors that face OMFI, by using primary data collected through structured questionnaire.

### ~~Determinants of microfinance loan repayment performance ...~~

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 Loan Repayment Performance in Shashemene ...~~

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...

### ~~Factors Affecting Loan Repayment Performance of ...~~

Performance of Loan Repayment Determinants in Ethiopian Micro Finance - An Analysis. 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.

### ~~Performance of Loan Repayment Determinants in Ethiopian ...~~

(PDF) EFFECT OF LOAN REPAYMENT DETERMINANTS ON CUSTOMERS PERFORMANCE AMONG COMMERCIAL BANKS BRANCHES IN BUNGOMA COUNTY, KENYA | IJSSIT Publication and Hamisi Evelyne - Academia.edu Commercial Banks as financial intermediaries play a cardinal role in an economy by mobilizing savings, reducing costs of financial transactions and managing risks.

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