

Determinants of loan repayment of Microfinance institutions in Ethiopia

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Abstract

The loan repayment of borrowers in microfinance institutions is influenced by different factors such as borrowers' characteristics, loan characteristics, project characteristics, and lending institutions related factors. Hence, the objective of this study was to identify the determinants of Credit default of Microfinance institutions in Ethiopia. To this end, the researcher employed a mixed research approach with a correlational research design where the effect caused by the independent variable on the dependent variable is observed through regression analysis. The primary data were collected from 161 sampled borrowers using a structured questionnaire. The researcher used a binary logistic model to identify the effect of explanatory variables on the dependent variable. The result of regression analysis showed that out of ten independent variables incorporated in the model eight variables such as being female, age, lack of experience, having other sources of income, lack of financial planning skill, loan diversion rate, involved in service sector business activity, and project follow up are statistically significant respectively. Based on the findings of the study, the researcher forwarded possible recommendations for the MFIs to improve loan repayment of private borrowers more than the current status.

Keywords: 1.Credit Default, 2.borrowers, 3.Determinants, 4.Microfinance institutions5,loan repayment

Introduction

The purpose of microfinance is to fight poverty through the improvement of socio-economic conditions of the poor who have been kept out of the conventional banking practice on the ground that they are poor and unbendable (Colombet, 2001; Cull, Demirgüç-Kunt, & Morduch, 2009; Hermes & Hudson, 2018;). Services rendered by microfinance institutions are not limited to credit facilities only, but it encompasses savings, insurance, and money transfers. The institutional outreach and sustainability of MFIs will be achieved if credit is collected back from customers but the opposite is true credit is not collected on its maturity date ([Hermes, Lensink, R., & Meesters 2011]).

The loan is the most important asset of the MFIs and on-time repayment (non-default loan) has a positive influence on MFIs performance while default payment harms MFIs performance. Consequently, various research works have been conducted on factors affecting loan repayment in different countries outside Ethiopia. For instance Godquin (2004); Koopahi and Bakhshi (2002); Muiruri (2014); Kohansal et al., (2008);

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Microfinance: Interventions in Challenging Contexts Ana Paula Matias Gama, Mário Augusto, Ricardo Emanuel Correia, Fábio Duarte, 2024-12-20 This book aims to bring new insights into the effectiveness of microfinance as a tool for boosting entrepreneurial activities that in turn enhance the capabilities of individuals living in extreme poverty across several dimensions of human development especially in the current challenging times for both individuals and the microfinance industry Theoretical contributions explore the interplay between classical microfinance models and entrepreneurial ecosystems as well as innovative microfinance models such as the pass through microlending model in the crowdfunding context Empirical contributions shed light to the interplay between microfinance and poverty economic development well being and women s empowerment The book also considers responses to emerging challenges such as the COVID 19 pandemic and promoting Sustainable Development Goals SDG in the microfinance market specifically focusing on eliminating extreme poverty SDG1 promoting shared economic growth SDG8 and reducing the inequalities among countries SDG10 to ensure all people achieve prosperity

Determinants of Loan Repayment Performance Among Borrowers of Microfinance Institutions Seyedmehrddad Mirpourian, 2015 This paper investigates the repayment behavior of borrowers of a nonprofit Indian microfinance institution Indian Institute for Mother and Child using a novel data set comprising approximately 20 000 installment records within the period April 2009 November 2012 Controlling for context variables the influence of loan limit loan size and business activity on loan repayment is investigated Empirical results show that the repayment rate improves as borrowers get closer to the loan limit which is the maximum available loan While no statistically significant difference across different types of business activities is identified the main result hints at a relevant role played by motivational effects in fostering the probability to fully and timely repay a loan

Research Anthology on Microfinance Services and Roles in Social Progress Management Association, Information Resources, 2022-09-23 Microfinance has emerged as a growing field as more businesses discover the benefits and opportunities it provides To ensure that microfinance is utilized appropriately further study on the best practices and difficulties is required The Research Anthology on Microfinance Services and Roles in Social Progress considers the ways in which microfinance can be utilized to achieve social progress as well as the challenges and opportunities of this area Covering key topics such as income small businesses entrepreneurship and credit this major reference work is ideal for industry professionals government officials computer scientists entrepreneurs business owners managers policymakers researchers scholars practitioners instructors and students

Vulnerable Groups in Malaysia Thaatchaayini Kananatu, Sharon G. M. Koh, 2020-10-12 Vulnerability is a term that can be studied from different dimensions the social legal economic and political This book explores these dimensions and captures the vulnerabilities of particular groups in Malaysia the transgenders women children aboriginal and indigenous people the rural fisherfolk the stateless and the economically disempowered Mirroring the spectrum of vulnerable groups defined by the

United Nations Global Compact in the 2016 Sustainable Development Goals Report this book highlights the unique features that portray vulnerabilities including gender age indigeneity socioeconomic status and ethnicity The case studies of vulnerable groups in Malaysia a multicultural diverse plural Asian state would be appreciated by both undergraduate and postgraduate students academics researchers and policy makers keen in Asian Studies and vulnerabilities **Handbook of Research on Acceleration Programs for SMEs** Lisboa, Inês, Teixeira, Nuno, Segura, Liliane, Krulický, Tomáš, Machová, Veronika, 2022-12-19 The international financial crisis of 2007 and 2008 and the situation caused by the COVID 19 pandemic have had a great impact on many firms financial needs Simultaneously several emerging countries have bet on boosting private initiatives as a way to diversify their economies and create jobs and wealth for their populations New forms of financing have appeared that have impacted the firm s capital structure cost of capital and access to finance by underprivileged communities that are normally outside the formal economy The Handbook of Research on Acceleration Programs for SMEs provides and shares knowledge on the financial mix alternative forms of finance capital structure and more It calls attention to relevant challenges financial institutions and governments to guarantee funds and economic and social development with new competencies innovations new ways of investing entrepreneurship and business models with new public policies Covering topics such as earnings management capital structure and foreign exchange this major reference work is an essential resource for government officials business leaders and executives economists sociologists students and faculty of higher education librarians researchers and academicians *Microfinance to Combat Global Recession and Social Exclusion* Ramesh Chandra Das, 2022-07-18 The book focuses on how microfinance institutions can be the alternative way to supply funds to combat different phases of global economic recessions Also it emphasizes upon their capabilities in reducing poverty and inequality as the countries of the world today aim to attain the goal of sustainable development The book further deals with the challenges that the micro financial institutions may face while sustain in the competitive and vast changing global business environment Finally the book analyses the effectiveness of micro financial services for the emergence of micro small and medium enterprises with new technology and innovations which in turn can be instrumental in ensuring new relocation of global supply chains **Borrowers' characteristics and their impact on repayment behaviour in Sri Lanka. An application of discriminant and logistic models** Aruppillai Thayaparan, B. Sivatharshika, 2019-12-18 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

The Palgrave Handbook of Agricultural and Rural Development in Africa Evans S. Osabuohien, 2020-07-06 This handbook examines agricultural and rural development in Africa from theoretical empirical and policy stand points It discusses the challenges of the United Nations Sustainable Development Goals SDGs and assesses how poverty and other development concerns can be addressed in rural communities through agricultural transformation Additionally the handbook extends the Post 2015 Development Agenda and it emphasizes the importance of the agricultural sector as it is closely related to the issues of food sustainability poverty reduction and employment creation The contributors suggest multiple evidence based policies to develop the rural areas through the transformation of the agricultural sector which can significantly benefit the African continent

Strategic Issues in Microfinance Mwangi S. Kimenyi, Robert C. Wieland, 2019-05-23 First published in 1998 this collection of essays by eminent microfinance practitioners provides a range of perspectives on contemporary issues in the field Different approaches are proposed for achieving improved access by the poor to financial services The common denominator in these essays is financial sustainability for the service provider Issues addressed include is savings mobilization integral to microfinance and if so how should it be incorporated in new programs Are borrower groups a necessary element of successful microfinance programs Are NGOs the right institutional vehicle for sustainable microfinance interventions Is standardized and generalizable microfinance credit rating system feasible While there is considerable diversity in the approaches recommended in these essays the importance of cost efficiency and cost recovery forms the basis for most of the discussions

Loan and Investment in a Developing Economy Arnis Vilks,2017-05-11 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

Microfinance for Entrepreneurial Development Douglas Cumming,Yizhe Dong,Wenxuan Hou,Binayak Sen,2017-09-28 This edited collection presents recent developments practical innovations and policy reforms in the realm of microfinance in emerging markets Microfinance has been hotly debated by ever colliding camps of ardent supporters who believe that microfinance addresses credit market failures and provides a durable answer to the problem of the poverty and staunch critics who argue that lending by microfinance institutions is wasteful and the interest rates are too high To bring further insight into this important debate this book presents comprehensive historical political and economic perspectives on the latest issues in microfinance An impressive array of scholars and practitioners build a framework for thinking about regulation to drive sustainable inclusive development With case studies of programs in India Ghana and Bangladesh and examinations of the effects of gender and religion on financial decision making this comprehensive collection offers something valuable to scholars policymakers and practitioners anyone with a vested interest in promoting innovation in microfinance

The Nature and Determinants of Rural Loan Repayment Performance in Nigeria Ade Olomola,2001

Global Credit Review - Volume 3 Risk Management Institute Singapore,2013-12-30 Global Credit Review is an annual publication that provides an overview of the most important developments in global credit markets and the regulatory landscape The third volume provides some critical analysis reviews the introduction of new regulations and also offers new insights to address the challenges ahead The carefully selected chapters touch on current topics such as the measurement of systemic risk reserve requirements and its role in monetary policy the application of the Basel II default definition by credit risk assessment systems and changes in credit portfolio management amongst others Recent evolutions of the Risk Management Institute s Credit Research Initiative are also reported including a comprehensive overview of the technical details on the implementation of the current RMI CRI corporate default prediction model With its distinctive focus on topics related to credit markets and credit risk this is an invaluable publication for finance professionals policy makers and academics with an interest in credit markets

Microfinance Institutions R. Mersland,Ø. Strøm,2015-12-11 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 *Microfinance Handbook* Joanna Ledgerwood,1998-12-01 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 **The Essential Microfinance A** Ramesh Kumar,Moin Qazi, This book is an exhaustive handbook on microfinance covering more than 600 concepts and ideas Since poverty alleviation remains a top agenda for development programs and microfinance has proved the most effective approach for combating it there was a growing demand among students academics journalists bankers and general readers for a handy companion on microfinance The text examines what has become a vast global industry employing hundreds of thousands of people and attracting the attention of large numbers of governments banks aid agencies non governmental organizations and consultancy firms In this book the authors try to help students who are relatively new to microfinance practitioners looking for an entry point into the vast academic literature and policy makers to become acquainted with the main ideas and debates about microfinance The main objective of the book is to equip the reader with sound understanding of the various concepts in microfinance and their relevance to contemporary financial programmes so that the user is in a position to process business proposals in microfinance **Global Perspectives on Financial Inclusion** Nishi Malhotra,2025-07-02 Nishi Malhotra offers valuable insights into microfinance initiatives through in depth case studies across Africa Europe and Asia She examines the shift in emerging economies towards achieving the United Nations Sustainable Development Goals focusing on poverty reduction and women s empowerment **Regional Economic Development in the Balkan Region** Teoman Duman,Erkan Ilgün,Merdžana Obralić,2016-01-14 This edited volume brings together original scientific studies on current economic and developmental issues in the Balkan region and is composed of papers by 25 authors from seven different countries The Balkan region has gained significant interest in recent years due to its location and strategic position representing a doorway to Europe and the region s stability and progress have direct consequences on various European countries Because of this strategic position there is currently much debate regarding a potential partnership of the Balkan states with the European Union This book offers insights into the current economic and developmental status of the countries in this region offering a series of chapters that analyse the area from a variety of perspectives It begins with a discussion on the recent history of the region especially with reference to the former Yugoslavia and its break up after the turbulence experienced in 1990s Other sections are complementary to each other in that they offer comparisons of the Balkan states in their economic progress at the micro and macro levels Topics such as European integration policies and effects economic transition regional trade tax incentive policy regional capital markets regional development agencies and systems remittances and foreign aid contributions import export policies fiscal policies analysis of regional microfinance and the tourism sectors are explored in detail throughout the book **Microfinance In Asia** Christopher E C Gan,Gilbert V Nartea,2017-03-27 Lack of credit access is severe in low income and poor families that are

normally considered to have fewer opportunities to borrow from banks due to insufficient valuable assets for collateral. These low income households face limited opportunity to acquire new technology and working capital for agricultural production and thus tend to fall behind. As a result, providing access to finance to low income rural households has been considered an important component of any rural development strategy. Microfinance programmes in particular have been gradually embedded in national strategies of many developing countries as they are poverty focused. They aim to facilitate the access to financial services such as credit for the poor who are usually disadvantaged in terms of access to conventional financial services from formal financial institutions. The objective of this book is to provide an overview of microfinance programmes in Asia, focusing in particular on the determinants of the accessibility of rural households to microcredit. The book studies seven Asian countries such as China, Malaysia, Vietnam, Thailand, the Philippines, Indonesia, and Bangladesh, with two specific case studies: Determinants of Loan Repayment in Micro Finance Institutions Tnsue Gebrekidan Bezabh, 2013. Although the MFIs had been showing an inspiring progress since their establishment, they are experiencing default problems as can be observed in their declining repayment rates. If you want to know whether default is random and influenced by erratic behavior or whether it is influenced by certain factors in a specific situation, this book tells you what reason is behind. Thus, it is my firm belief that you can learn more.

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Determinants Of Loan Repayment Of Microfinance Introduction

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