

## Performance Of Loan Repayment Determinants In Ethiopian

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### Performance Of Loan Repayment Determinants

determinants of credit repayment performance in AdCSI. 1.2. Objective of the study The general objective of th study is to analyze e and identify the major determinants of loan repayment performance of the clients and to identify the major challenges of the institution.

### Determinants of loan Repayment Performance

In fact, determinants of loan repayment performance have been variously defined and empirically identified in the literature: determinants considered in empirical studies usually include gender, age, experience the borrower has had in the same sector, education, income, business sector, formality of the borrower's business, social ties of the borrower, group homogeneity, payback period, type of loan (cash or in kind), loan size, proximity of the borrower's business to the lending agency ...

### Determinants of loan repayment performance among borrowers ...

Age of the respondents: The average age of the whole sampled household heads was 42.82 years with the minimum and maximum ages of 23 and 70 years, respectively (Table 1). The average age of non-defaulters was 44.58 years while that of defaulters was 41.35 years with mean difference significant at 10% probability level.

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

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 ...

The study was intended to analyze the determinants of group loan repayment performance of MSE's sectors a case of Oromia Credit and Saving Share Company operating in the East Wollega Zone. The survey data was conducted by using the structured questionnaire in order to collect primary data from the purposively selected branches whereas secondary data were collected from published and ...

### Determinants of Group Loan Repayment Performance of Micro ...

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.

### DETERMINANTS OF LOAN REPAYMENT PERFORMANCE IN ACSI

countries regarding determinants that affect loan repayment performance. Then illustrations begin by those that focus on loan repayment performances. Acquah and Ado (2011) employed multiple regression analysis in their study about determinants of loan repayment performance of fishermen, Ghana.

### A study on Determinants of Loan Repayment Performance: The ...

determinants that affect loan repayment performance. The following are determinants of loan repayment performances. 2.3.1. Empirical studies of other countries The determinants of loan repayment under the indigenous financial system in southeast, Nigeria (Eze and Ibekwe, 2007). They employed descriptive statistics and

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

DETERMINANTS OF LOAN REPAYMENT PERFORMANCE OF FISHERMEN 91 scheme as they provided additional liquidity to fund future operations and debt repayment. Okorie (1986) examined the major determinants of agricultural smallholder loan repayment in Ondo State, Nigeria. Results identified the nature and timeliness of loan disbursement, the

### DETERMINANTS OF LOAN REPAYMENT PERFORMANCE OF FISHERMEN ...

The results showed that education level, income level and age negative were significant determinants of loan repayment. The study recommends that borrowers with low levels of income and education should be encouraged to take up loan since they are associated with loan repayment than their counterparts respectively.

### Determinants of Loan Repayment by Borrowers from Micro ...

The determinants of loan repayment performance have been variously defined and empirically identified in the literature. Bhatt and Tang (2002) list a set of influential factors on the loan repayment performance such as gender, age,experience the borrower has had in the same sector,

### Determinants of loan repayment performance among borrowers ...

Published 2011; Determinants of loan Repayment Performance: A case study in the Addis Credit and Saving Institution, Addis Ababa, Ethiopia @inproceedings(Reta2011DeterminantsOL, title=(Determinants of loan Repayment Performance: A case study in the Addis Credit and Saving Institution, Addis Ababa, Ethiopia), author=(Fikirt K. Reta and J P Girma), year=(2011) }

### [PDF] Determinants of loan Repayment Performance: A case ...

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### Determinants of group loan repayment performance of mse's ...

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 ...

Outstanding among the determinants of loan repayment of microfinance institutions were outreach, shocks, training duration, loan size and credit officer's experience. Therefore, special attention must be given to these factors in order to improve the MFIs loan repayment performance. Keywords: Determinants of Loan Repayment, MFIs 1.0 INTRODUCTION

### Determinants of Loan Repayment of Microfinance ...

The objective of this study looks to analyze and identify the determinants of loan repayment performance of borrowers in the study area. The survey data were collected through primary and secondary data. Multi-Stage stratified sampling technique was

### A study on Determinants of Loan Repayment Performance: The ...

The study concluded by observing that level of education, level of income and age of borrowers are determinants of loan repayment and is associated with loan repayment to a significant degree. From the sample the results showed that many borrowers have low education levels and yet they are associated with loan repayment better than those educated counterparts.

### Determinants of Loan Repayment by Borrowers from Micro ...

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### [PDF] Factors influencing loan repayment performance among ...

et al.( 1996),to determine factors that influence repayment performance of group borrowers in Burkina Faso. The model incorporates various determinants that influence loan repayment and aptly demonstrates influences of each factor. Influences that increase the probability of loan repayment include effective use of group

### Factors influencing loan repayment performance among group ...

The loan repayment performances of smallholder farmers were examined along with their determinants using data from selected cooperative members in Yewa area of Ogun State, Nigeria.

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