

Factors Affecting Loan Repayment Among Customers Of

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Mekelle University School of Graduate Studies Faculty of ...

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 Performance of Smallholder ...

However, there is a serious loan repayment problem in the area, which discourages rural finance organizations from promoting and extending credit. Loan defaults are estimated at 23.85 percent OSCSC (2009). Therefore, the objective of this study was to identify the factors affecting the loan repayment performance of farmers in Eastern Hararghe zone.

Determinants of Loan Repayment Behaviour of Smallholder ...

This study is interested in determining factors influencing default in loan repayment among poultry farmers in Ijebu Ode Local Government Area of Ogun State. A total of 100 poultry farmers were randomly sampled from the study area. Probit model was employed to determine and analyse the factors influencing default in loan repayment in the

Determinants of Loan Repayment by Borrowers from Micro ...

Factors influencing loan repayment performance among group borrowers in Bungoma West District, Bungoma County. 1

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Sungwacha Stephen M., 2 Brian Singoro Wanyama, 3 Kirathi Mirriam,

Factors affecting loan repayment among customers of ...

The study analyzed the factors that are critical in improving loan repayment by yam farmers in the Sene district of Ghana. Random sampling technique was used to select 100 respondents in the district and structured questionnaire was administered to

Factors Affecting Loan Repayment Performance of Small ...

International Journal of Applied Science and Technology Vol. 3 No. 3; March 2013 80. Factors Influencing Loan Repayment Default in Micro-Finance Institutions: The Experience of Imenti North District, Kenya. Munene, H. Nguta Guyo, S. Huka. Meru University of Science and Technology Kenya.

ANALYSIS OF FACTORS INFLUENCING LOAN DEFAULT AMONG POULTRY ...

of loan defaults is of great importance both for policy makers and the lending institutions. Therefore, the major concern of this study was to identify the major socio-economic and institutional factors that affect loan repayment capacity of members of multi-purpose

Factors Influencing Loan Repayment Default in Micro ...

Motivation is a crucial factor affecting loan repayment. MFIs generally do not ask for a significant collateral, so the main motivation for loan repayment is the borrowers' expectation for receiving future loans (Field & Pande, 2008). Motivational issues are also discussed in a lively stream of research in the social psychology field.

Factors Affecting Loan Repayment Performance Among Yam ...

The major factors that affect the loan repayment performance of borrowers were their sex, educational level, family size, borrowing experience, timelines of loan, repayment period and advisory...

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

Factors Affecting Group Loan Repayment Performance: A Case of Dedebit Credit and Saving Institution (DECSI), Mekelle, ... This study was an attempt to analyze the factors influencing the loan repayment performance of group borrowers. ... capabilities among members of a group) to the poor in order to release financial constraints and help ...

Determinants of loan repayment performance among borrowers ...

Therefore, consideration of factors affecting loan repayment performance is vital because it provides information that would enable to undertake effective measures with the aim of improving loan repayment performance and hence helped lenders such as microfinance institution, nongovernmental organization and policy

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(PDF) Factors Affecting Loan Repayment Performance Among ... education), nature of business (business type, business stability and income level) and loan characteristics (repayment period, repayment mode, and repayment amount) were among the factors that influenced borrowers in repaying their loans. Lack of business knowledge was another factor mentioned by clients which leads to low

Factors Affecting Loan Repayment Performance of ... tackle the loan repayment challenges is to investigate the factors which affect the loan repayment. This study is driven by these quests. Objectives of the Study The main objective of this study is to ascertain the determinants of credit repayment among cooperative farmers in Awka north L.G.A of Anambra state, Nigeria.

Factors Affecting Loan Repayment Among Also, the results show that education, experience, profit, age, supervision and off-farm income have positive effects on loan repayment performance. Conversely, gender and marriage have negative...

Factors Affecting Group Loan Repayment Performance: A Case ... The underlying explanatory factors can be basically classified under four headings, namely, individual/borrower, firm, institutional/lender, and loan characteristics affecting repayment performance (Nawai and Shariff, 2010). The identified individual borrower's characteristics have included the age of borrower, gender, level of education,

(PDF) Factors Affecting Loan Repayment Performance Among ... individual borrowers' factors and the loan repayment among customers of commercial banks in Kenya. The study further concludes that there is a significant relationship between loan factors and the loan repayment among customers of commercial banks in Kenya. The study recommends that commercial banks need to have mandatory

DETERMINANTS OF LOAN REPAYMENT AMONG COOPERATIVE FARMERS ... 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.

Factors affecting loan repayment performance of ... Factors Affecting Loan Repayment Performance Among Yam Farmers in the Sene District, Ghana Wongnaa, C. A. ; Awunyo-Vitor, D. The study analyzed the factors that are critical in improving loan repayment by yam farmers in the Sene district of Ghana.

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Factors influencing loan repayment performance among group ...

factors and loan related factors that determines loan repayment performance of borrowers in WZMFI. In fact, the identifying and analyzing such determining factors of loan repayment rate is vital in the achievement of profitability and sustainability of MFIs. In this connection, researchers' collected data from primary and secondary resources and

FACTORS AFFECTING CLIENTS ON LOAN REPAYMENT FOR ...

X_i = is a vector of independent variables (factors affecting loan repayment and Intensity of loan recovery) β_i = Vector of unknown parameters ϵ_i = Residuals that are independently and normally distributed with mean zero and a common variance σ^2 , and $i= 1, 2, \dots, n$ (n is the number of observations).

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