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Factors Affecting Loan Repayment Among

determine the effect of Lenders factors on loan repayment among customers of commercial Banks in Kenya, to find out the extent to which Borrowers factors affect loan repayment among customers of commercial Banks in Kenya and finally to establish the

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This study was conducted in Development Bank of Ethiopia Jimma District geographical area. Development bank of Ethiopia is state owned and specialized financial institution with the mandate of providing long, medium and short term loans to feasible

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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.

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Factors Affecting Loan Repayment Performance of Small Scale Enterprises Financed by Micro Finance Institutions: Study on Private Borrowers around Wolaita and Dawuro Zone area chart of loan account out of which the repayment date for 300 borrowers was not mature, and hence are excluded from the list.

Factors Affecting Loan Repayment Performance of Small ...

of multinomial logit model showed that sex, age, education level, loan size, interest rate, loan tenure, training and monthly sale were factors affecting loan repayment performance of borrowers of ACSI. Key words: ACSI, loan repayment performance, loan paid on time, delinquents, defaulters, Multinomial logistic regression 1. INTRODUCTION

DETERMINANTS OF LOAN REPAYMENT PERFORMANCE IN ACSI

Misapplication of borrowed funds (36.36%), willful tendency to default (16.53%) and natural and man-made disasters (14.9%) were identified among the major challenges to loan repayment.

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The study results also show that some socio-economic characteristics of the processors such as level of education, attributes of the fish processing enterprise such as size, number of people engaged and the enterprises'

performance affect loan repayment significantly.

Factors Influencing Loan Repayment Among Small Scale Women ...

Other factors affecting loan repayment performance negatively is production loss (X7) due to bad weather, diseases, and pests, among others. Agriculture is widely considered more risky than other...

Factors Affecting Loan Repayment Performance of ...

experience, profit, age, supervision and off-farm income have positive effects on loan repayment performance (Wongnaa and Awunyo,2013). The causes of loan default within micro finance institutions in Kenya studied on Causes of loan default within micro financing institutions in Kenya.

Performance of Loan Repayment Determinants in Ethiopian ...

loan repayment habits and as such affect whether people pay the loans that they obtain from the bank on time or not. The study contends that the bank-specific factors being internal to the banks and implicating the banks process and policies influence the NPLs more than macro-economic factors. These factors are within the control of the bank and

FACTORS AFFECTING NON-PERFORMING LOANS: A CASE STUDY OF ...

were under pressure to repay loans at prohibitively high interest rates (Fernado et al, 2006). Poverty alleviation through provision of subsidized credit was embraced by many countries in the 1950's through the 1980's, but these experiences were nearly all disasters.

Loan repayment rates often dropped well below 50 percent. (Morduch 1999).

Factors Influencing Loan Repayment Default in Micro ...

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 effects on loan repayment while the effect of household size was found to be ambiguous. Wongnaa, C. A.; Awunyo-Vitor, D.

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The findings revealed that important determinants of loan repayment performance are yield on gross loan portfolio, average loan balance per borrower adjusted by GNI per capita, labour cost to assets ratio and percentage of female clients.

An Empirical Analysis of Factors affecting the Loan ...

Your Loan Repayments are affected by these 3 External Factors You've probably come across a host of factors that determine your loan repayments. Your credit history, loan amount, collateral, and loan T's & C's all form part of the internal factors that influence the overall cost of your loan repayment.

Your Loan Repayments are affected by these 3 External Factors

This paper examined the determinants of loan repayment performance among smallholder farmers in East Hararghe zone, Ethiopia specifically Kombolcha and Babile districts. In the study area, the Regional Government through Oromiya Saving and Credit Share Company, and Non-Governmental organizations have extended credit facilities to farming households to narrow the gap between the required and ...

Factors Affecting Loan Repayment Performance of ...

variable in the model account for 91.9% of the variations in the factors affecting the farmers' credit repayment ability. Four coefficients (educational qualification, farm size, loan application cost, and collateral value) are significant. Age, membership duration and income of the farmers are not significant but they show a positive relationship with loan repayment. Factors affecting the farmers' credit repayment ability are significant at 0.000 significant level. The study therefore ...

LOAN REPAYMENT BEHAVIOR AMONG MEMBER OF FARMERS ...

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Oladebo et al (2008) examined socio-economic factors such as amount of loan repaid, amount of loan collected and

spent on agricultural production, annual net farm income, age, farm size cultivated, farming experience with credit use, and level of education

influencing loan repayment among small-scale farmers in Ogbomoso agricultural zone of Oyo State of Nigeria.