

4 Microfinance Credit Risk Management Tool

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Influence of Credit Risk on the Growth of Microfinance Organizations in Eldoret Municipality (Kenya) Essentials in Credit Risk Management in Microfinance Institutions Credit Risk Assessment in the Microfinance Industry The Microfinance Banker Expand Or Avoid Foreign Exchange and Disaster Risk Management in Microfinance Institutions Managing Risk and Creating Value with Microfinance Impact of Credit Risk Management Practices on Micro Financing the Poor for Poverty Alleviation in Africa Managing Microfinance Risks Asian Journal of Agriculture and Development Evaluating Health Outcomes for Microcredit Clients Microfinance Guarantees The Effects of Credit Risk Mitigation Strategies, on Profitability of Microfinance Institutions in Nakuru Town Credit Unions as Channels of Micro-credit Lines The Development of Microfinance in Ethiopia The Ugandan Banker Development Research News Agent-Based Mapping of Credit Risk for Sustainable Microfinance Microfinance Handbook The Commercialization of Microfinance Irene Cheptumo Paul Turyaheebwa Ayi Gavriel Ayayi Iftekhar Ahmed Jan-Hendrik Boerse Mike Goldberg Victor Yawo Atiase Nimal A. Fernando Rita Hamad Robin Young Kariuki Joseph Maingi Mario B. Lamberte Mulat Demeke Joung-Hun Lee Joanna Ledgerwood Deborah Drake

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research paper postgraduate from the year 2018 in the subject economics finance moi university moi university kenya department of accounting and finance language english abstract the microfinance institutions mfis lend small amounts of unsecured loans to poor clients which signify their objectives of improving the social status of the poor while also trying to maximize their returns yet lending by mfis is a risky venture especially in developing countries because of the susceptibility of their poor clients this study therefore determined the extent at which strategic credit risk management affect growth of mfis in the eldoret municipality kenya this study used probability clustered random sampling of 12 mfis in eldoret municipality to collect primary data and various reports and published work on mfis between 2010 to 2015 formed the basis of secondary data the effect of loan default risk coverage and credit policy on growth of mfis was measured by profit and outreach respectively the relationship between of loan default risk coverage and credit policy and growth was measured using multiple linear regression models hausmann test of endogeneity was employed to validate the results we demonstrate that profit was significantly p

any investment comes with a risk attached to it it is always up to the investor to know very well his target market and how much risk to absorb in order to get the expected returns this book focuses on the effectiveness of loan portfolio risk management in financial institutions specifically in micro finance institutions turyaheebwa paul is the author of this book and he graduated with an mba from the university of wales institute cardiff paul carried out an extensive study on how to address credit risk issues in mfis the major elements of credit risk management in the management of credit in micro finance institutions were examined as well as loan portfolio management strategies this book also puts forward factors that hinder mfis to effectively deliver products and services to their customers hence making it more difficult to manage credit risk paul further puts forward what constitutes sound credit risk management practices in financial institutions many scholars or researchers financial institutions investors and other business people will find this book useful in many aspects

this paper discusses credit risk assessment through conventional and specialized credit evaluation metrics i find that low credit risk is a direct consequence of sound implementation of good governance practices and sustainable financial performance through sound qualitative and quantitative risk management tools furthermore i find that the depth and breadth of outreach and write off are by some margin the two most important determinant indicators of a microfinance institutions mfi s credit risk control in addition i demonstrate that there is no significant statistical difference in terms of risk management among the different types of mfis results also suggest that constructive regulation to promote mfis has a nonnegligible impact on the risk assessment of mfis

this study investigates the association between climate vulnerability geographic expansion and credit risk in microfinance institutions mfis loan portfolios it is motivated by inconclusive evidence concerning the climate vulnerability bank risk nexus and the geographic expansion bank risk nexus applying system generalized method of moments gmm to a sample of global mfis over the period 1999 2019 we report evidence that climate vulnerability and geographic expansion increase mfi credit risk the risk is more pronounced for non shareholder owned mfis compared to shareholder owned mfis this suggests mfi expansion into climate prone regions is curtailed in the case of shareholder owned mfis to minimize credit risk overshadowing the microfinance mission to provide banking services to the poorest and the most vulnerable in addition we report evidence that climate vulnerability moderates the consequences of geographic diversification in the microfinance industry

master s thesis from the year 2008 in the subject business economics banking stock exchanges insurance accounting grade 1 00 wiesbaden university of applied sciences course international finance 69 entries in the bibliography language english abstract microfinance institutions mfi have left the role of altruistic instruments for donor assistance and turned into profitable financial institutions and interesting investment opportunities for international financial investors however well intentioned investments can dramatically increase a mfis risk exposure and institutions without proper risk management can easily be forced into closure in the aftermath of environmental or economical distress moreover mfis operate predominant in developing countries counting for 94 of all natural disasters worldwide and the vulnerability of their clients is exorbitant high due to their establishment in simple accommodation facilities and the strong dependence on agricultural business foreign exchange and disaster risks are considered to be two of the most jeopardising threats for mfis characterised by close interrelations and ignored by the majority of institutions investors and credit users this work compiles a holistic risk management approach starting with the sound assessment of foreign exchange and disaster risks with the aid of modern tools such as hazard modelling and the value at risk model based on the institutions particular risk bearing capacity different strategies to minimise and transfer these risks have been evaluated more than twenty methods from operational hedges to innovative instruments like indexed weather derivatives or currency and catastrophe swaps are investigated concerning their availability applicability effectiveness and efficiency in the microfinance context furthermore this work seeks to design the strategies in a way that overcomes particular obstacles like the samaritans dilemma to create sustainable security along with

this book provides guidelines and technical recommendations on microfinance based on expert presentations and cases from around the world

although africa has experienced encouraging economic growth over the past decade the livelihood

and living conditions of most on the continent does not reflect this trend ghana is no exception even though ghana has made modest gains in economic growth and productivity livelihoods unemployment diseases and above all the number one enemy poverty among the ghanaiian population continue to soar above acceptable limits in most developing countries like ghana microfinancing the poor for them to engage in entrepreneurial activity has been used to fight this number one enemy poverty to protect their investment microfinance institutions mfis apply credit risk management although credit risk management is essential to safeguarding the credit portfolio deposits and improve loan recovery it is essential that mfis adopt pro poor credit risk management practices in order to provide access to entrepreneurial finance to these bottom of the ladder who are often marginalised from access to finance from mainstream banks the problem is that when credit risk management practices are too stringent it creates the potential of denying the poor access to entrepreneurial finance with consequences for poverty reduction in fact some commentators strongly suggest that financing the poor to engage in entrepreneurial activity is hampered by less than pro poor credit risk management practices of lending institutions this assertion has yet to be tested on mfis in the developing country context including ghana where microcredit has become a flourishing business a knowledge gap therefore exists insofar as the impact of credit risk management practices on poverty alleviation through microfinancing the poor to engage in entrepreneurship is concerned to bridge this gap this study investigated the microfinance credit risk management practices of mfis operating in the greater accra region of ghana to assess the extent to which such practices hinder the poor from accessing entrepreneurial finance and impact thereof on poverty alleviation reduction in the study the greater accra region is used as a test case for ghana by involving respondents from purposefully selected 141 mfis in the region comprising of 378 officers of mfis and 1 235 mfi loan beneficiaries the results reveal that stringent credit risk management practices exist among mfis it was also found that most of the poor who are willing to engage in entrepreneurship are unable to obtain finance due to credit risk management practices that they perceive as are too stringent furthermore it was found that mfis that adopt pro poor credit risk management practices attract more poor clients and such clients become successful in their businesses based on the above and other findings recommendations are made which if carefully implemented can make microcredit risk management pro poor while minimising credit risk for mfis recommendations are also made for further research

credit risk is on an increasing rate and is becoming an area of concern to many people and institutions in the lending business globally this kind of exposure leads to instability and poor financial performance of microfinance institutions microfinance institutions are exposed to credit risk and therefore it is important for them to come up with mitigation strategies the current study sought to find out the effects of credit risk mitigation strategies on the profitability of microfinance institutions in nakuru town the objectives of the study were to determine the role of loan appraisal procedures debt recovery policies credit risk monitoring and diversification of

credit products on the profitability of microfinance institutions in nakuru town the study used a sample size of 75 respondents who were drawn from selected microfinance institutions in nakuru town the target population for the study was 500 respondents drawn from various microfinance institutions in nakuru town the sample size comprised of respondents drawn from various microfinance institutions drawn in nakuru questionnaires were the main data collection tool that was used secondary data was obtained from reports by microfinance institutions data was analyzed using the statistical package for social sciences spss and was presented in form of frequency tables charts and graphs the results revealed that credit risk monitoring was negatively correlated with profitability however this correlation was not statistically significant hence the null hypothesis 3 was retained and concluded that there was no evidence based on the sample to suggest that credit risk monitoring as associated with profitability the results revealed that credit risk monitoring was negatively correlated with profitability

inspired by recent ideas on how the analysis of complex financial risks can benefit from analogies with independent research areas we propose an unorthodox framework for mapping microfinance credit risk a major obstacle to the sustainability of lenders outreaching to the poor specifically using the elements of network theory we constructed an agent based model that obeys the stylised rules of microfinance industry we found that in a deteriorating economic environment confounded with adverse selection a form of latent moral hazard may cause a regime shift from a high to a low loan repayment probability an after the fact recovery when possible required the economic environment to improve beyond that which led to the shift in the first place these findings suggest a small set of measurable quantities for mapping microfinance credit risk and consequently for balancing the requirements to reasonably price loans and to operate on a fully self financed basis we illustrate how the proposed mapping works using a 10 year monthly data set from one of the best known microfinance representatives grameen bank in bangladesh finally we discuss an entirely new perspective for managing microfinance credit risk based on enticing spontaneous cooperation by building social capital

provides a comprehensive source for the design implementation evaluation and management of microfinance activities

addresses key issues related to bringing microfinance into the commercial realm written by prominent practitioners and scholars from a variety of organizations while many microfinance organizations started as ngos there is now a growing movement for them to transform into regulated for profit entities concurrently commercial banks credit unions and specialized investors are also entering the market the commercialization of microfinance synthesizes case studies from latin america and beyond delving into the trends and challenges of converting microfinance institutions into commercial entities prepared by accion this book will be essential

reading for anyone interested in understanding how the world of microfinance is changing and how that world affects the broader processes of development

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