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Research on micro financing in Ghana

By Joseph Ato Forson

GRIN Verlag. Paperback. Book Condition: New. Paperback. 84 pages. Dimensions: 8.3in. x 5.8in. x 0.2in. Scholarly Research Paper from the year 2008 in the subject Economics - Finance, grade: none, -, language: English, abstract: This study sought to investigate into the roles being played by MFIs as far the operation of SMEs are concern. The researcher used questionnaires and interviews to collect data from 66 respondents (see appendix 3 pg. 84). From the research it was revealed that during the 2007 fiscal year alone, GCSL and FASL paid over GH54, 846, 273. 00 as loans to SMEs as against GH197, 675. 00 mobilised through savings. In order to reach out to more customers, additional branches have been opened in new Tafo, Bantama, Tanoso and Adum. The research also revealed that these MFIs have an effective way of recovering loans with an appreciable rate varying between 90. 2 - 96. 6. Though this is encouraging, it has been argued that these rates fall below the international standard of measuring micro finance recovery rate which is 98. This has accounted for the increasingly falling rate of total loan grants. On the impact of MFIs on poverty reduction, it was established that there has...



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