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Title: What drives the repayment of agricultural micro loans?

Evidence from Nicaragua

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Highlights

- > We study credit risk in Nicaraguan agricultural micro loans.
- > We use a data set from a small Nicaraguan microfinance institution.
- > The research method accounts for the clustered data structure with crossed random effects.
- > We find that the economic objective of the loans influences the credit risk.
- > We find no gender effect regarding the credit risk.

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