## Accepted Manuscript

Title: What drives the repayment of agricultural micro loans? Evidence from Nicaragua

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PII:	S1062-9769(16)00023-5						
DOI:	http://dx.doi.org/doi:10.1016/j.qref.2016.02.009						
Reference:	QUAECO 912						
To appear in:	The	Quarterly	Review	of	Economics	and	Finance

 Received date:
 6-5-2015

 Revised date:
 22-1-2016

 Accepted date:
 6-2-2016

Please cite this article as: G. Dorfleitner, S. Just-Marx, C. Priberny, What drives the repayment of agricultural micro loans? Evidence from Nicaragua, <*!*[*CDATA*[*Quarterly Review of Economics and Finance*]]> (2016), http://dx.doi.org/10.1016/j.qref.2016.02.009

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## ACCEPTED MANUSCRIPT

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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