List of Figures

Chapter 1: Introduction

Figure 1.1. Regional Distribution of Outreach 17
Figure 1.2. Regional Distribution of Loan Portfolio 17

Chapter 4: Data Analysis and Results

Figure 4.1. Return on Assets 91
Figure 4.2. Return on Equity (ROE) 93
Figure 4.3. Operational Self-Sufficiency 94
Figure 4.4. Operating Expense to Loan Portfolio 95
Figure 4.5. Borrowers per Loan Officer 97
Figure 4.6. Cost per Borrower 98
Figure 4.7. Portfolio at Risk for more than 30 Days 99
Figure 4.8. Percentage of Women Borrowers 100
Figure 4.9. Number of Active Borrowers 102
Figure 4.10. Average Loan Balance 103
Figure 4.11. Assets 104
Model 1 Hypothesized Relationship between Sustainability and Profitability And Outreach 131
Model 2 Hypothesized Relationship between Efficiency and Productivity And Outreach 136
Model 3 Hypothesized Relationship between Portfolio Quality and Outreach 141
Model 4 Hypothesized Relationship between Outreach and Financial Performance 144
Model 5 Multiple Regression Equation Stating the Relationship between Financial Performance and the Determinants of Financial Performance 154