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IMPACT OF MICROFINANCE BANKS IN ECONOMIC DEVELOPMENT IN UKWUANI LOCAL GOVERNMENT AREA, DELTA STATE, NIGERIA

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ABSTRACT

This study examined the impact of microfinance Banks in economic development of rural areas in Nigeria with particular emphasis in Ukwuani Local Government Area, Delta State, Nigeria. The socio-economic characteristics of respondents were determined. The study also examined the major economic activities in the study area. Convenient sampling procedure was used to select one hundred (100) respondents that were used for the study. Quantitative and qualitative analytical tools were used to determine the data. Chi-square was used to test the hypothesis. The result of the study showed that respondents were relatively young, literacy level was high and not gender specific. The result also showed that there was a positive significant relationship between microfinance banks and economic development in the study area. The result further established that microfinance bank contributed to economic development in the in the study area. Finally, the result established that microfinance banks charged high interest rate and that loans were granted to desired but qualified farmers. It is recommended that microfinance banks should relax their borrowing terms and reduce the interest rate. If this is done, more farmers will be encouraged to borrow. It is also recommended that farmers should form cooperative societies.

Keywords: Microfinance banks, rural area, economic development, farmers

1.0 INTRODUCTION

Agriculture has been the key proponent of human existence. It is a pivot of economic development. Imodu (2005) and Alabi (2003) pointed out that agriculture provides food, security, employment and foreign earnings. The agricultural sector is not only the most important non-oil economic activity in Nigeria. It is also the single largest employer of labour forces (70%) (National Bureau of Statistics, 2007). Thus the agricultural sector is often seen as important for reducing poverty (Agenor *et al.*, 2004, Ike 2012).

Several programmes approaches and strategies have been made by different Nigerian government with a view to improving the agricultural sector and the rural poor in general. Some of these are on-going, while many however have since past its best. Some of these include among others but not limited to the following; National Accelerated food production programmes NAFPP (1972), Agricultural Development programme ADP (1975), Operation Feed the Nation OFN, (1975), Agricultural Credit Guarantee Scheme ACGS, (1977), River Basin Development Authority RBDA (1978), Rural Banking scheme(1978), People's Bank of Nigeria (1987). Community B anking programme (1990), National Agricultural Land Development Authority, NALDA (1991) and Directorate of food, Roads and Rural Infrastructure, DFRRI (1986),FADAMA I Project (1993- March 1999) (National Fadama Development Office (NFDO) 2007 and Gombe State Fadama Coordination Office (GSFCO) 2011), FADAMA II Project (January 2004- December 2009) (Nwachukwu *et al.*, 2008 and Eze 2009) and FADAMA III Project (2008). These programmes are aimed at reducing poverty to the barest minima.

Healthy economic growth cannot be achieved without putting in place the necessary but well focused programmes aimed at reducing poverty through empowering the people by increasing their access to factors of production especially credit. The latent capacity of poor entrepreneurship would be significantly enhanced through the provision of microfinance services to enable them engage in economic activities and be more self reliant, increase employment opportunities, enhanced household income and create wealth.

The underlying assumption of the microfinance for development is that availability of capital is critical to the effort of enhancing income earnings of the poor. It is assumed that the poor knows what to do to enhance their economic conditions and that they remain poor because they operate from the slim economic base. This base according to proponents of microfinance can be strengthened by funds borrowed on affordable terms.

Microfinance has demonstrated evidence for economic development through the support for small and medium scale business. Microfinance as a strategy for economic development is driven by emerging paradigm of "the fortune at bottom of pyramid" (Paranalad, 2006).This paradigm refers to the enormous advantage of the large number of poor in any economy and its implications for market and overall economic development. It advocated for the integration of the poor with their number to the market as most effective strategy to alleviate poverty without charity. In the process, the poor also makes their contributions to national development. The vital link between the poor and the market or national economy is the microfinance institutions and banks. This is true of any economy including Nigeria.

This study was necessitated by the fact that farmers in the study area have little or no access to credit facilities. This problem is further compounded by the high interest rate and stringent conditions of borrowing from formal financial institutions. The study therefore was conducted to determine the socioeconomic characteristics of respondents, contribution of micro Finance Bank, ascertain if micro Finance Banks disbursed loan and the major economic activities in the study area.

2.0 MATERIALS AND METHODS

The study was conducted in Ukwuani Local Government Area Delta State, Nigeria. The study area has a population of one hundred and nineteen million and thirty four (119,034) people at the 2006 census, with fifty eight thousand, eight hundred and ninety male and sixty thousand, one hundred and forty four female (Federal Republic of Nigeria Official Gazette, 2009). Farming is the major occupation of the people in the study area. Those living in communities traversed by rivers and creeks also fish for livelihood (Kaine, 2016). Climatic conditions are conducive for agricultural production. Annual rainfall (range is between 200mm to 250mm) in the study area encourages agricultural activities. The soil and vegetation are favourable for crop and livestock production. Inhabitants are mostly smallholder farmers who engage in food crop production and backyard poultry production as their source of livelihood. Major crops grown in the study area include: osil palm, rubber, mango, avocado pear, yam, cassava, egusi (melon) and various vegetables. Pig, goat, fish farming and poultry constitute the important livestock enterprises. (Kaine 2011) Data for the study were generated using questionnaires and interview schedule.

Multi-stage random sampling technique was employed to generate data used for this study. First stage involved selection of communities. Five communities were randomly selected. The second stage involved the selection of respondents. Twenty respondents were randomly selected giving a total micro,

of one hundred respondents used for the study. Thus, a total sample size of one hundred respondents were interviewed and used for the study. Descriptive statistic (such as percentages, frequencies, means and pie chart) and chi- square was applied for the data analysis.

3.0 RESULTS AND DISCUSSION

3.1 Socio-economic characteristics of respondents:

The socio-economic characteristics of respondents were examined under the variables: age, gender, level of formal education attained, and marital status.

3.2 Age of respondents:

The age of respondents was considered and examined as it is very important in decision making. The study reveals that thirty (33.33%) of the sampled respondents were within the age range of 26-35 while twenty (17 %) and fifty (50%) of the respondent were within the age range of 35-45 and above 45 respectively (Table 1). This implies that respondents were relatively young and are within the active age. It also implies that active population is still living in rural areas, participating in economic activities and contributing to economic growth and development.

3.3 Gender of respondents:

Distribution of respondents by gender (Table 1) shows equal participation among the one hundred household examined (50:50). This implies active participation of both male and female in farming activities. The importance of age and sex structure has been documented by Kaine (2015) in a study on analysis of crop enterprise combination among small holder farmers in Delta North Agricultural zone, Delta State, Nigeria. These variables to a greater extent influence individual's decision, ambition, attitude and aspiration.

3.4 Level of education attained by respondents:

The study indicates that literacy level of the respondents was high. Most of the respondents had one form of education or another. Twenty (20%) of the respondents completed primary education, 27 (27%) attained junior secondary school (JSS) while 53 (53%) of them attained tertiary education.

3.5 Marital status of respondents:

The marital status of sampled respondents indicates that 83% (83) of them are married and living together while 17% (17) are single (Table 1).

3.6 Household Size:

Table 1 also showed that the average household size was seven. The result further showed that forty (40%) of the farmers had family size of between 0-5, thirty-two (32%) had family size of 6-10 while twenty-eight (28%) had a family size of 11-15. The study on household size was essential as it influences the supply and availability of family labour which depends largely on the household size

and its age structure (Ojo and Ajibefun, 2000). House hold size can have influence on the household expenditure on food, clothing and shelter. A large household size is of great advantage in the provision of cheap labour force.

3.7 Business Experience:

Business experience as indicated in Table 1 revealed that respondents were well experienced, as the mean business experience was 8 years.

3.8 Income Level:

Level of income as indicated in Table 1 shows that 46 (46%) of the respondents' income level fall within ≤₦201,000 to ₦300,000 while twenty (20%) of the respondents had income level above ₦300,000. The mean income level was ₦252, 540. This implies that most of the respondents are into small scale business operating at low income level.

Table 1: Socio-economic characteristics of respondents (n = 100)

Variables	Frequency	Percentage	Mean
Age			
26-35	30	33	39
36-45	20	17	
Above 45	50	50	
Gender			
Male	50	50	
Female	50	50	
Education			
Primary	20	20	
JSS	27	27	
SSS	0	0	
Tertiary	53	53	
Marital Status			
Single	17	17	
Married	83	83	
Household size			
0 - 5	40	40	
6 - 10	32	32	
11 - 15	28	28	6
Business Experience			
1 – 4	10	10	
5 – 6	64	64	
7 – 10	22	22	
11 - 14	4	4	8
Level of income			
₦100,000 – ₦200,000	34	34	
≥₦201,000 -₦300,000	46	46	
Above ₦300,000	20	20	₦252,540

A detailed analysis shows that the null hypothesis was rejected (Table 2). This implies that, there is a significant positive relation between microfinance bank and economic development in the study area. A further investigation reveals that the null hypothesis (Table 3) was also rejected. The conclusion therefore, is that microfinance banks contribute to economic development in Ukwani Local Government Area, Delta State, Nigeria. The result also shows that microfinance banks grant loans to farmers. All the farmers sampled indicated this. The study also reveals that microfinance banks charged high interest rate. It also implies that loans are granted to qualified individuals.

Table 2: Distribution of respondents according to microfinance banks contribution to economic development

Responses	F_0	F_e	F_0-F_e	$(F_0-F_e)^2$	$(F_0-F_e)^2/F_e$
Strongly Agreed	6	25	-19	361	14.44
Agreed	32	25	-7	49	1.96
Strongly disagree	38	25	13	169	6.76
Disagreed	24	25	-1	1	0.04
Total	100				23.20

Test of hypothesis
Chi-square test of hypothesis
X2=E (F0-Fe)2
Fe
Decision Rules
Accept Ho if X2cal<X2tab
Reject Ho if X2cal > X2tab
All test conducted at 5% level of significance

$$Fe = \frac{\text{Respondent}}{N} = \frac{100}{4} = 25$$

$d.f = (4-1)(2-1) = 3$
$X^2_{cal} = 23.20$
$X^2_{tab} = 7.82$
$X^2_{cal} > X^2_{tab}$

Table 3: Distribution of respondents according to loan obtained from the bank

Responses	F_0	F_e	F_0-F_e	$(F_0-F_e)^2$	$(F_0-F_e)^2/F_e$
Strongly Agreed	0	25	-25	625	25
Agreed	17	25	-8	64	2.56
Strongly disagree	48	25	23	529	21.16
Disagreed	35	25	10	100	4
Total	100				52.72

$$Fe = \frac{\text{Respondent}}{N} = \frac{100}{3} = 25$$

$d.f = (4-1)(2-1) = 3$
$X^2_{cal} = 52.72$
$X^2_{tab} = 7.82$
$X^2_{cal} > X^2_{tab}$

3.9 The Major Economic Activities in the Study Area

The major economic activities carried out in the study area were determined. This is represented in fig. 1

The major economic activities in the study area were determined (represented in the pie chart). The result shows that majority of the respondents were farmers (38%) and farming is their major occupation or economic activity. Respondents as the study reveals were also involved in food processing (8%) as a major economic activity. They were involved in processing of agricultural produce such as cassava, maize, plantain etc to earn income and make a living. The study further revealed other economic activities in the study area to include, teaching (8%), civil service job (7%), mechanic/transporter (12%), tailoring (8%), and petty trading (12%). The result implies that farming was the major economic activity in the study area

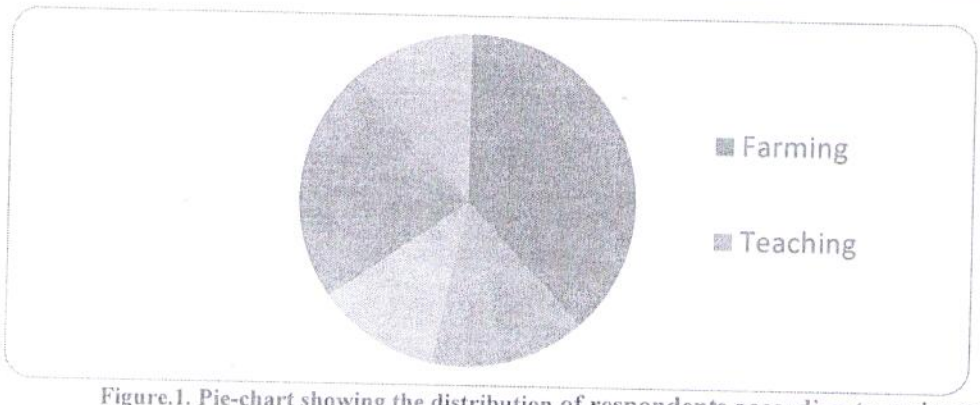


Figure.1. Pie-chart showing the distribution of respondents according to major economic activity

4.0 CONCLUSION

The study has been able to establish that there is a positive significant relation between microfinance banks and economic development. It has also been able to establish that microfinance bank contribute to economic development in the study area. Similarly, the study shows that microfinance banks charge high interest rate and that loans were granted to qualified farmers.

4.1 RECOMMENDATIONS

Since the study established that the interest rate charged by microfinance bank was high, it is recommended that microfinance banks should relax their borrowing terms and reduce the interest rate. If this is done, more farmers will be encouraged to borrow. It is also recommended that farmers should form cooperative societies. By this, they can pull their resources together and enjoy the benefits of economies of scale. Microfinance banks should undertake an enlightenment campaign to educate the rural dwellers on the need to save and invest. This will have a multiplier effect(s) on the rural economy.

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