

The Effect of Rural Women's Access to Microfinance Loan in Ikare-Akoko, Ondo State, Nigeria

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Abstract

This paper examined the effect of New Age microfinance bank loan on Akoko business women. Purposive sampling method was used to select 100 respondents for this study. Data were collected through the use of structured scheduled questionnaire, and was analysed with the use of percentage and descriptive statistics. Chi-square technique was employed to test the hypotheses. The study reveals that Microfinance bank loan had impacted positively on the businesses and well-being of Akoko rural women who had collected loans. The study also revealed that, in accessing this loan, rural women are still faced with challenges ranging from; inability to have bank account, low level of education, ability to obtain timely consents from their husbands for them to be given loan. The paper concludes that, to attain the sustainable development goal which calls for empowering women and promoting gender equality, the number of the microfinance institutions should be increased at the local government level, the factors which make it difficult for women to access loan must be addressed, the issue of collateral for women should be less emphasised, there should be a public enlightenment for women on the importance of microfinance institution and how to access loan from these institutions.

Key words: *Microfinance, poverty alleviation, rural women's access, sustainable development goal, Ikare-Akoko*

Introduction

Despite massive progress over the past two decades in reducing poverty in some parts of the world, there are still about 1.4 billion people living on less than US\$1.25 a day, and close to 1 billion people suffering from poverty and hunger (Barr, 2005). At least 70 per cent of the world's very poor people are rural, and a large proportion of the poor and hungry are women, children and young people. The United Nations Millennium Declaration (General Assembly resolution 55/2), committed Governments to promoting gender equality and the empowerment of women as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable. The Millennium Development Goals (MDGs) include a goal that calls for empowering women and promoting gender equality (UN, 2008). Now that the MDGs which was set to enhance international development by the United Nations Organization (UNO), eradicate hunger and poverty by 2015 has failed, and the targeted year, 2015, has come and gone, it is imperative therefore, to look ahead for better days. This is because, for there to be a sustainable development in any society, problem of poverty has to be properly looked into and addressed. Poverty is highly inimical to development, and the higher the proportion of poor people in a community, the more miserable their lives would be (UN, 2016).

Efforts at breaking the jinx of poverty in developing countries of the world have been taken serious over the years. Governments, donors and Non-governmental Organisation (NGO) around the world had responded positively with plans and promises to work together for the realisation of poverty reduction among the citizens of these countries. (Khan and Rahaman, 2007). Microfinance has been the form of financial development in the developing countries that has its primary aim of alleviating poverty (Barr, 2005). This institution has over two decades been actively involved in poverty reduction, most especially, among the poor rural household and the women. In the recognition of this service, the United Nations celebrated the year 2005 as a year of micro-credit (Khan and Rahaman, 2007). This recognition has brought microfinance into the global lime-light, as a very effective means of alleviating hunger and poverty, mainly, in developing countries.

The provision of "micro" financial services to the poor (those earning less than \$2/day), in particular, small loans of \$50–\$1000, has been hailed by advocates as an effective poverty alleviation and development tool to the poor (CGAP, 2003, Robinson, 2010). Known collectively as microfinance, these services include micro-credit, micro-savings, micro-insurance, and money transfers, and they have been in place enable micro-entrepreneurs build businesses and increase their income, as well as

improving the general economic wellbeing of the poor. Furthermore, microfinance has been credited with improving other financial outcomes (including savings and the accumulation of assets such as furniture or a sewing machine), as well as non-financial outcomes such as health, food-security, nutrition, education, women empowerment, housing, job creation, and social cohesion (Odell, 2010; Hossain and Knight, 2008; Hietalahti and Lindel, 2006; Beck, Demirguc-Kunt and Levine (2004); Afrane, 2002;). The underlying logic is that, by providing financial services to the poor, for example in the form of credit or savings, they manage their money differently, investing, acquiring productive assets, increasing their skill levels, opening new businesses, etc.

One of the factors inhibiting the attainment of development goals in less developed countries of which Nigeria is one, is the populace's general inability to access factors of production, especially finance, and this is now manifesting in form of poverty, mostly among women. This limits the entrepreneurial ability of the people, especially the women. Consequently, potential employment opportunities and household prospects for creating wealth and improving income are lost. Micro-credit has been one framework adopted to address this problem. Its evolution reflects acknowledgement of credit market failures especially in the formal financial sector. There has been, therefore, a shift from the formal

financial sector to microfinance which incorporates both savings and credit. This suggests that saving services, and not simply loans, can help to improve the welfare of the poor in general and women in particular (Mayoux, 2009; Vonderlack and Schreiner, 2001).

The rest of the paper therefore will be discussed under the following sub-heading: Statement of the problem; objectives of the study; literature review; methodology, discussion of findings; conclusion and recommendation.

Statement of the Problem

The fact that women feel the scourge of poverty more than their men counterparts in developing countries cannot be over-emphasised (Nisser and Ayedh, 2017; Wanninayake, 2016; United Nations Development Programme (UNDP), 2011; Mayoux, 2009; Kim, Ferrari, Abramsky, Watts, Hargreaves and Morison (2007); World Bank, 2000). This is evident in the types of work they do - as most of them are peasant farmers, petty-traders, with little or no capital to expand their businesses (Ekpe, Mat and Razak, 2010; Akanji, 2006). Most of the attempts made by them to be empowered, so as to escape poverty has been met indirectly with either cultural restriction which prevent women from owning properties, so as not to be independent of their husbands, or institutional restriction which spells out strict conditions e.g. collateral as a condition for accessing loans. Despite these restrictions,

women all over the world are becoming conscious of the fact that poverty has been feminised, and that, it is possible for women to be financially empowered, and they can compete favourably with their male counterparts.

Scholars at both International and National levels have researched into the activities of microfinance banks towards empowering rural-women. Wanjiku and Njiru (2016), examined the Influence of Microfinance Services on Economic Empowerment of Women in Olkalou Constituency, Kenya and established that, microfinance financial services provided women with start-up and working capital, and that, savings lead to women engagement in income generating activities which empowered them and changed their role in society; Damesa and Ogato (2016), considered how microfinance bank had assisted income generating activities among the rural women in Dandi District, Ethiopia, and found that participation of rural women in micro-finance assisted income generating activities, it contributes to economical, social, political, empowerment of rural women; Samer, Majid, Rizal, Muhamad, Halim and Rashid (2015), conducted a research on the impact of microfinance on poverty reduction in Malaysian and concludes that Amanah Ikhtiar Malaysia (AIM) microfinance, has a positive impact on household income of women/borrowers; Awojobi (2014), worked on how microfinance could be used to empower Nigerian

women and reported a significant relationship between women participation in microfinance programmes, women-empowerment and poor-household general well-being.

Despite the contributions made by microfinance institution towards women empowerment in the developing countries, microfinance development strategy is still being challenged in both academic circles and public debate. Its contribution to poverty reduction, most especially among women, has been questioned. The potential risks for clients are increasingly a subject for discussion (Schicks, 2010; Schmidt, 2010). It is therefore, necessary, to evaluate the rural women assess to Microfinance loans in Akokoland, Ondo State, Nigeria, so as to know if the activities of New Age microfinance bank has contributed positively to the empowerment of rural-women in Akokoland. The work of Nisser and Ayedh (2017) on microfinance and women's empowerment in Egypt concludes that The result showed that microfinance bank plays a prominent role in the empowerment of women in Egypt, as it makes women self-dependent and increases their self-confidence, as well as enhancing their socio-economic capacity.

Objectives of the Study

The specific objective of this study is to investigate the effect of rural women's access to microfinance loan

in Akoko land, Ondo State. Other objectives include:

1. To examine the activities of New Age Microfinance bank towards rural-women empowerment in Akoko land, Ondo State.
2. To evaluate the challenges faced by rural-women towards obtaining loans from New Age Microfinance bank, in Ikare-Akoko.
3. To ascertain the challenges faced by New-Age Microfinance bank towards empowering rural-women in Ikare-Akoko, Ondo State.

Literature Review

Sustainable Development Goals and Women Empowerment

The relative success of the MDGs led to an early global understanding that post-2015 goals would be needed, reflecting an expanded agenda and lessons learned from MDG weaknesses (Williams, 2011). The Sustainable Development Goals (SDGs) which was 2030 agenda pronounced by the United Nations (UN) in 2015, demonstrates the scale and ambition of the new universal Agenda. It has as its target to build on the Millennium Development Goals and complete what these did not achieve. This agenda seeks to realise the human rights of all and to achieve gender equality and the empowerment of all women and girls. The new Agenda integrates and balance the three dimensions of sustainable

development: the economic, social and environmental.

It was believed that the targets of (SDGs) will stimulate action over the next fifteen years in areas of critical importance for humanity and the planet as it was determined to end poverty and hunger, in all their forms and dimensions, and to ensure that all human beings can fulfil their potential in dignity and equality and in a healthy environment irrespective of gender (UN, 2008).

Realising gender equality and the empowerment of women will make a crucial contribution to progress across all the Goals and targets and this will also make for National development all over the world. The achievement of full human potential and of sustainable development is not possible if one half of humanity continues to be denied its full human rights and opportunities as its being experienced in most developing countries of the world, where women do not have access to quality education, economic resources, job opportunities, political participation etc (UN, 2008).

Microfinance and Women Empowerment

The micro-finance loan and women's empowerment approach is the financial sustainability approach where women have an increased incomes, but also assuming control over such incomes, and contributions to social, and political empowerment (Nisser and Ayedh, 2017; Wanjiku and Njiru, 2016; Ogato, 2013a; Ogato, 2013b).

Women's economic empowerment is usually about increase access to financial resources, income generating activities, savings, increase financial decision making power and more economic independence (Ogato, Boon and Subramani (2009a); Mayoux, 2000). Microfinance institution is one of the institutions instituted to help the poor of many underdeveloped countries (Sharma, Singh and Porwal, 2014). This development can be traced to the establishment of Grameen bank in Bangladesh by Mohamed Yunus in 1976, which has as its focus helping the poorest families by making small loans available to them so as to boost their businesses. Over the years, this has been replicated in many developing countries. The significant contribution of microfinance towards reducing famine and poverty, women empowerment and gender equality in the developing countries cannot be over-emphasised (Hermes and Lensink, 2007). The vulnerability of women to poverty is higher than men, female encounter poverty in different dimensions and this is as a result of disparity in income distribution in terms of gender, property acquisition, access to loans to boost their small-scale businesses, religious beliefs and cultural norms (Nisser and Ayedh, 2017; Mahmood, Hussain and Matlay, 2014). These factors are more prevalent in developing countries and to a lesser extent in developed (Nisser and Ayedh, 2017). Microfinance has been reported to be an effective tool for women empowerment which helps

in making women independent. For women to be adequately empowered and move out of poverty, there must be a reorganisation in gender relations within the family and in the society, women must be sensitised and challenged to change their subordinate position in the society (Salam, 2016; Modi, Patel and Patel, 2014).

Okojie, Monye-Emina, Eghafona, Osaghae and Ehiakhamen (2009) opine that micro credit has had positive impacts on the businesses and family life of self-employed women in rural area of Edo State of Nigeria. Many of them have been able to expand their businesses, in some cases, they no longer have to buy goods on credit thereby avoiding interest payments and increasing their profits. At the family level, they are now making more contributions to their family upkeep; they eat better food, able to pay children's fees regularly and with less stress.

Methodology

The Study Area and Method

Ikare-Akoko, a city in southwest Nigeria, located in Ondo state, is about 100 km from Akure, the Ondo State capital. Based on the Local Government System now practised in Nigeria, the city is currently the headquarters of Akoko North-East Local Government. The Quarters in Ikare include Okela, Okoron, Eshe, Odo, Ilepa, Okoja, Iku, Odeyare, Odoruwa, Okeruwa, Okegbe, Iyame, Igbede, Oyinmo, Ishakunmi, and Ekan.

The various quarters are culturally knitted together, particularly in their dialect of communication, and they share other things in common. Ikare-Akoko is famous throughout West Africa for its decorative pottery. The city is located in the Yoruba cultural region and has a substantial Christian, Jehovah Witness and Muslim population with several Churches, worshipping halls and mosques. Population as of 1995 was 137,300 (Census, 1991).

Ikare is a chief commercial city in Ondo state with several markets which include; 'Oja-Oba' King's Market, Okore Market, Osele Market, Jubilee Market, and several other markets in adjoining villages such as 'Dauda' market. Ikare is a convergent place in Ondo State for many ethnic groups in Nigeria namely Igbo, Hausa, Fulani, Ijaw, and so on. The friendly disposition of its natives to visitors and holiday makers, from time immemorial, is perhaps responsible for the growing number of settlers in the city. The women are mainly involved in processing of farm products and petty trading. They process cassava, palm oil/nuts. They trade on provisions, cosmetics, and food stuffs, while some operate restaurants, Mini hotels, and hair-dressing salons. The women are generally very hard-working.

To undertake this study, Ikare-Akoko was selected purposively from major towns in Akokoland. Selection of the study area was purposively as there were many micro-finance

institutions working on provision of loan services for rural women to assist them expand their businesses, meet some financial obligations. New Age Micro-finance institution was again purposively selected from Micro-finance institutions working in the Akokoland. New Age microfinance institution has a significant contribution and has a wide coverage in Akokoland. Finally, 100 female respondents who were traders and who have been patronising New Age microfinance bank, Ikare-Akoko for over 5 years were randomly selected from the three selected markets in Ikare-Akoko.

Semi-structured questionnaire and interview schedule were used to collect both qualitative and quantitative data from 100 sample respondents who were randomly selected from three major markets ('Oja-Oba' - King's market, Osele market, Jubilee markets) in Ikare-Akoko. The questionnaire schedule containing four sections. Section 'A' included, bio-demographic data, Section 'B' elicited information on socio-economic characteristics of the respondents, Section 'C' contains questions on impact of microfinance bank on rural women, while Section 'D' elicited information on the challenges faced by rural women towards receiving bank loans. Moreover, key informant interview was employed to collect data from individuals who have great depth of knowledge about a specific issue under investigation. Simple descriptive

statistics such as percentages, and frequencies were employed to analyse and summarise data collected through questionnaire, while the qualitative data collected were analysed using content analysis.

Discussion of Results

Characteristics of Survey Respondents

The descriptive analysis of sex, age, marital status, educational qualification, religion, ethnic group and location of market of the respondents are presented in this section. The largest proportion of respondents (44%) were within the age group of 26-35 years. 9%, 36%, and 11% of the respondents were between 18-25 age group, 36-45 age group, and above 46years age group respectively. Majority of the respondents (78%) were married at the time of the conduct of this research, 11%, 8%, 2% and 1% of the respondents were single, widow, separated and divorced respectively. From the total of 100 respondents, 59% had secondary education, 20% had primary education, 15% had attended university, while 6% has no formal education.

Challenges faced by Rural Women towards taking Loans from New Age Microfinance Bank

Here, respondents' responses indicated that 64% of the women disagreed that women have no collateral like men. 69% disagreed that women who patronise New Age microfinance bank

are less educated than men, and so, do not understand the process of securing loans. 75% disagreed that bank officials believe that women cannot repay loans and so do not want to deal with women. 90% agreed that they need to open an account or save first before they can borrow from the bank. 66% said bank rate on loan is not too high for women to pay, while 51% said they can borrow money without their husbands' consent. All the above results were significantly confirmed by the chi square analysis. The result indicated that the above mentioned factors were not major problems for women in the Akokoland.

Challenges faced by New Age Microfinance Bank towards Achieving its Goals and Objectives

Responses here indicated that 46% agreed that the number of women seeking for loans outweighed the amount available to disburse by New Age Microfinance Bank. 63% disagreed that the women seeking for loans do not always give correct information of themselves. 49% agreed that the environment (physical structure) is not conducive enough for effective banking services and lastly, 44%, which is the majority disagreed that the level of rural women education slows down the pace of operation in the bank.

The Extent to which New Age Microfinance has Empowered and Alleviated the Rural Women of Poverty

The findings on the effect of loans on rural business women shows that the majority (91%) of the respondents agreed that New Age Microfinance Bank has been of benefit to the Akoko women, this was confirmed as (94%) of the respondents also concurred that New Age Microfinance Bank loans has brought them out of poverty. The women who are into small scale businesses agreed that, their access to loans has made it possible for them to expand their businesses. Also, (95%) of the respondents agreed that the availability of loans has really helped them to contribute towards home-keeping. It can therefore be deduced from the respondents' responses that accessibility of market women to microfinance loans has impacted positively on socio-economic life of the respondents.

Test of Hypothesis

There is no significant relationship between rural women access to microfinance loan and the level of their business expansion.

The result shows that majority (97%) agreed that New Age Microfinance Bank has really being of benefit to the Ikare women ($X^2= 98.960$, $p < 0.05$). Also, 94% agreed that the coming of New Age microfinance Bank to Ikare has brought women out of poverty ($X^2= 85.440$, $p < 0.05$). In the same

vein, 97% of the respondents agreed that through microfinance loan, they have been able to expand their businesses ($X^2= 61.940$, $p < 0.05$). While 70% agreed that loan taken enhances the socio-economic status of rural women ($X^2= 147.200$, $p < 0.05$). Moreover, 93% agreed that due to availability of loans from New Age Microfinance bank, some women had been able to help their husband in paying their children school fees ($X^2= 80.240$, $p < 0.05$). Lastly, 94% agreed that the payment of cash instead of buying on credit has led to increase in profits ($X^2= 93.440$, $p < 0.05$). This indicates that there is significant relationship between access to micro finance loan and the level of expansion of rural women business. The result negates the formulated null hypothesis and it was therefore rejected.

Conclusion and Recommendations

From the findings above, inability of these women to have operational bank account with New Age Microfinance bank on or before accessing their loans is seen as a major challenge restricting them from obtaining loans from the bank. Other challenges range from: low education among the women which has to do with their inability to know the procedures for accessing bank loans; the consent from their husbands which do not always come so easy; and the inability to provide collateral when intending to borrow money, due to the fact that African women do not inherit, and don't own properties.

Finally, on the impacts of loans on their businesses and well-being, majority of the market women agreed to have felt the impacts of loans on their businesses positively, as their access to microfinance loans has boosted the expansion of their businesses, they can buy with cash, they can also travel far to get goods at cheaper rate, majority of them agreed that microfinance loans have alleviated them of poverty. The impact of availability of loans on their well-being is also positive. This is evident in the little contributions they now make to their homes. The findings also showed that access to microfinance loans has impacted positively on socio-economic life of the respondents

Based on the findings above, the following recommendations are therefore made: the number of microfinance institutions should be increased at the local government level, as this will go a long way in reducing the degree of poverty which is seriously ravaging our rural communities. The factors which make it difficult for women to borrow money should be addressed. If men are asked to bring collateral before borrowing, the issue of collateral should not be seriously emphasised when women are borrowing. Commercial banks which have established microfinance departments should develop products that target rural self-employed women.

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