

EFFECTIVENESS OF MICROFINANCE BANKS IN THE DELIVERY OF CREDIT TO ENTREPRENEURS FOR POVERTY REDUCTION IN EKITI STATE

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ABSTRACT

The study investigated effectiveness of microfinance banks in the delivery of credit to entrepreneurs for poverty reduction in Ekiti State. The design adopted for the study is descriptive research of survey type. The population of the study consisted of 381 owners of registered small and medium business in Ekiti State. The whole population was used for the study therefore no sampling was done. A self-design questionnaire on 5-point scale was used to collect data for the study. The instrument was validated by two experts. The reliability of the instrument was established using Cronbach Alpha and yielded a reliability coefficient of 0.72. Data collected were analyzed using mean. Finding of study revealed that microfinance banks are effective in the use of their credit to improve the living standard of entrepreneurs. The study recommended among other things that the capital base of microfinance banks should be increased to enable them grant more credit to prospective entrepreneurs in order to increase the number of small and medium scale business.

Keywords: Microfinance banks, Credit, Entrepreneur and Poverty Reduction.

INTRODUCTION

One of the major challenges facing developing countries is high rate of unemployment. Nigeria as one of the developing nations in the world is facing high rate of unemployment among its working population. Millions of young graduates from various institutions of higher learning across the country are still roaming the streets without any tangible jobs. National Bureau of Statistics (NBS) (2019) put unemployment rate in Nigeria at 13% in January 2016, 14% in January 2017 and 23% in January 2018. This situation suggests that there is wastage on the part of human resources. It must be noted that unemployment lead to poverty because people who could not secure viable means of livelihood would find it difficult to have access to basic necessity of life. According to Oladeji (2014), poverty is a condition where people's basic needs for food, clothing and shelter are not met. Poverty is generally of two types. First, absolute poverty which is synonymous with destitution occurs when people cannot obtain adequate resources to support minimum level of physical health. Absolute poverty is common everywhere and can be eradicated as demonstrated by some countries. The other type of poverty is relative poverty which occurs when people do not enjoy a certain minimum level of living standard as determined by a government, which vary from one country to another and sometimes within the same country. Thus, relative poverty occurs everywhere especially in developing countries; it

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