

Economic Empowerment of Women in Agriculture through Micro Finance Bank in Awgu Local Government Area of Enugu State, Nigeria.

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Abstract: *This research work analyzed the economic empowerment of women in Agriculture through Microfinance Bank in Awgu Local Government Area of Enugu State, with the view of ensuring Women in the area were economically empowered to greater production efficiency. Data were collected from 80 women farmers who were beneficiaries of the microfinance loans from Urban and Rural area of the Local Government, through a well structured questionnaire. The data was achieved using descriptive statistical table and Chi-square statistical techniques method. The result of the findings showed that 82.5% of the women were into crop production while 17.5% were into animal production. The analysis revealed that impact of microfinance loan is moderately high on the women practicing agriculture in the area. It also showed that the problems women are having towards getting and use of microfinance facilities in the area for agricultural production is high. The positive impact of the empowerment through microfinance banks ensured that the women of the area were self-reliance, economically empowered, improved in the living standards and house hold in general. However the study revealed that much still needed to be done as the women are yet to be fully empowered. Among the problems to effective achievement of set objectives is lack of collateral, lack of saving, poor technical know how and poor infrastructures. It is recommended among others that full empowerment facilities should be made available to rural women as an enabling environment for them to give out their best and that government should employ more extensionists especially females to guide and motivate the women to better productivity.*

Keywords: *Economic empowerment, living standards, microfinance loan, poor infrastructures and Agriculture.*

I. Introduction

A microfinance bank (MFB), unless otherwise stated shall be construed to mean company licensed by the CBN to carry on the business of providing financial services such as saving and deposits, loans, domestic fund transfers, other financial and non-financial services to microfinance clients [1]. Microfinance bank target clients shall include the economically active low-income earners, low income household, the un-banked and under banked-served people in particular, vulnerable groups such as women, physically challenged and youths, micro entrepreneurs, informal sectors operators, subsistence farmers in urban and rural areas. Microfinance is a scheme designed to improve the well-being of the poor through access to saving services and loan, it is considered as a vital issue in the development agenda relating to the provision and delivery of credit and other services to the poor. This is done to help the poor tackle poverty themselves. Microfinance is effectively positioned to take women and poor into the new domain of the economic and social empowerment [2].

Among the policies related to poverty alleviation, microfinance and microcredit occupies the central position. Microfinance is advocated and promoted by policy makers, development agencies, government officials and politicians as an effective anti-poverty intervention both through the functions it performs and for the potentials it carries to improve the livelihoods of the poor and vulnerable people. Microfinance programmes have been increasingly promoted in Nigeria for their positive economic impact and the belief that they empower women to boost agricultural promotion. The vital role microfinance plays in uplifting rural women to be economically stable made the Microfinance Institutions (MFLs) take it's first priority to be demographically, women are the dominant clientele.

Women empowerment is a process in which women challenges the existing norms and culture to effectively improve their well being [3]. According to [4], Women's empowerment consist s of “ gaining the ability to generate choices, exercise and bargaining power, developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life”. Microfinance programmes empower women by granting them loans at a very low or no interest rate, but it is imperative to not that empowerment of women does not end there as others argued, that four elements such as access to information, inclusion and participation, accountability, and local organization capacity (World Bank 2001) should not be left aside. Women are among the poorest and most vulnerable of the under privileged. However, [5] believed that investing capacities empowers them to make choices which will contribute to greater economic growth and development.

In Nigeria the involvement of women in agricultural (WIA) have attracted greater attention in recent years, owing to the immeasurable contribution they play in increasing agricultural production in this country. Women constitute about half (69,431,790) or (49.6%) of the total Nigeria population. Rural women from the major (more than 70 percent) of this population of women play dynamic role in rural economic life. They are actively involved in agricultural production, which is the basic sector of the rural economy [6] and [7]. Among many study of rural women in Nigeria, Women's Research and Documentation Center (WORDOC) and [8], [9], [10] and [11] found out that 92 percent of surveyed northern rural women gave farming as their primary or secondary occupation. Some 74 percent owned or work on their own separate plots [8]. According to soyobo, in pursuance of these various occupations, individuals or groups in a household use, acquire and derives a lot of resources to sustain the household livings. Women in agriculture have performed credible very well in providing abundant food for the ever increasing population of Nigeria and world at large. The performances of women in agricultural production are hindered by many factors such as inadequate funding. They need to borrow money to support themselves to produce more. Hence the need for microfinance banks which might lend them money without collateral.

The idea of microfinance started around 1970s, when people from different occupational background such as agriculture, banking, business, religious and social work decide to move into rural communities to study the dynamics of local financial market in developing countries and to assess possible operational success of their financial institution [12]. The main focus was what was known as rural finance, agricultural credit, on-farm credit, rural savings and micro enterprise [13], [14], [15].

In Nigeria, microfinance bank were formally established in 2005 for the purpose of providing economically active poor and low income earners such as women financial service to help engage income generating activities or expand their business.

According to [16] licensing requirements, there are three (3) categories of microfinance banks namely: units microfinance bank required to have capital based of #20 million(twenty million naira), state microfinance bank required to have minimum paid up of capital of 100 million (one hundred million naira) and National microfinance bank required to have minimum paid-up capital of N2 billion (two billion naira).

The major benefits to be derived from this microfinance are as follows:

1. Borrowing to start expand farming.
2. Saving money in the bank as an account holder.
3. Transferring money from one country to another.
4. Ending in micro leasing, micro insurance, advisory services [16].

Women empowerment through microfinance bank was introduced to alleviate numerous problems women face especially in rural areas where majority are engaged in agricultural production. Rural women contend with low level of literacy, low access to and control of finance and other resources, poor access to information network and people who can assist and support them, Cultural restrictions, household burdens and child bearing responsibilities, greater vulnerability to sexual exploitations etc. All these are factors which tend to keep women at home and limit their full participation in agricultural production. Despite these obstacles, many women are in income generating activities particularly small scale farming compactable with their household and caretaking responsibility. However it is extremely difficult to sustain or expand these activities without funding from financial institutions.

Over the years much improvement have not been seen in the standard of living of the rural women in Awgu Local Government despite the presence of some microfinance banks in the area and majority of the women engaged in agriculture. Therefore, the purpose of this study is to determine the role of microfinance bank in empowering women in agricultural production in Awgu Local Government Area of Enugu State.

Objectives of the Study

The broad objective of this study is to investigate how microfinance bank assists women to boost their agricultural production in Awgu Local Government of Enugu State.

The specific objectives are to:

1. Determine the socio-economic status of women in agricultural production in Awgu L.G.A.
2. Identify the microfinance facilities available to women for agricultural production in Awgu L.G.A.
3. Examine the accessibility of the microfinance facilities available to the women for agricultural production.
4. Assess the uses of the microfinance facilities lent to the women.
5. Determine the impact of microfinance on the families of the women practicing agriculture in Awgu L.G.A.
6. Examine the difficulties the women are having towards getting and effective use of the microfinance facilities for agricultural production in the area.
7. Make recommendation on the findings.

II. Methodology

STUDY AREA

The study was carried out in Awgu Local Government Area of Enugu State. Awgu is a medium sized agricultural town in Enugu State, Nigeria. It is described as the food basket of Enugu state because it's the largest producer of cassava, sweet potato and yam. The present Awgu Local government Area was created out of the Greater Awgu Local Government Area. It has the population of 390,681 according to {NPC,2006}. Awgu Local Government consist of 20 communities which are Ituku, Agbogugu, Ogbaku, Ihe, Isu-Awaa, Agbowo, Owelli, Amoli, Ogugu, Mgbowo, Awgu town, Mgbidi, Mmaku, Obeagu, Ugwueme, Nkwe, Ezere, Nenwenta and Awgunta. The head quarter of Awgu Local Government is in Awgu Town. Awgu L.G.A lies on the coordinate of $6^{\circ}3'15''N$ $7^{\circ}28'39''E$ (Latitude $6^{\circ}3'50''N$ and longitude $7^{\circ}28'39''E$). The vegetation is semitropical rainforest type. It's temperature is $33^{\circ}C$ in the hottest period of April and the annual rainfall ranges between 152 to 203cm which is entirely seasonal failing between the month of May and October.

The people of the area are known for the large production of cassava, pineapple, sweet potato, coco yam, other crops produced in the area include yam, water yam, rice, maize, oil palm, vegetables etc. They also rear domestic animals such as local cows (Efigbo), sheep, goat, and poultry farming.

Sampling procedures

In Awgu local government, four communities were purposively selected for sampling because of microfinance bank presence there. These communities include Awgu town, Mgbowo, Agbogugu, and Owelli. Twenty respondents of the women beneficiaries were selected from each community making it a total number of 80 respondents.

Data collection

Sources of data collection were divided into primary and secondary.

Primary data was collected using well structured questionnaire which was distributed to respondents. Secondary data was collected from already existing information sources. These include textbooks, journals, internet, CBN publication and bank journals.

Data Analysis

Description statistical table and percentages was used to achieve objectives 1, 2, 3, and 4. Chi-square (X^2) statistical techniques method was used to analyze objectives 5 and 6.

III. Results And Discussion

Socio-Economic Characteristics of the Respondents: The socio-economic attributes studied included age, household, size, farming, marital status and religion of the respondents.

Age of Respondents

Table 1: Distribution of women farmer borrowers according to age.

Age range (years)	frequency percentage	Percentage of respondents (%)
18-27	8	10
28-37	10	12.5
38-47	18	22.5
48-57	39	48.75
58-Above	5	6.25
Total	80	100

Source: field survey data, 2013.

Data in table 1 reveals that 71.25% of the women who are seriously engaged in farming are between the age of 38-57, while 6.25% of the respondents fell within the age ranged of 58 and above. This showed that majority of women farmers in Awgu Local Government Area are the older women although they are still in their productive stage of life. The younger women in the area do not participate more in agriculture due to the labour involved in it.

Household Size of the Respondents

Table 2: Household size of women in Agriculture

Household size	Frequency	Percentage
1-3	13	16.25
4-6	48	60
6 and above	19	23.75
Total	80	100

Sources: field survey, 2013.

The results shows that the household size of the majority of the respondent ranged from 4-6 representing 60% of the respondents while 16.25% of the respondents fell at age range of 1-3. This data suggests that the higher the number of dependents, the more the household expenditure. Hence the more they divert the loans to solve household problems which will lead to less repayment rate.

Farming experience of the respondents.

Table 3: Distribution of women farmers according to farming experience.

Farming experience (range years)	Frequency	% of respondents
0-4 years	11	13.75
5-9 years	17	21.25
10-15 years	32	40.0
16 and above	20	25.0
Total	80	100

Source: field survey data, 2013.

The above result shows that 40% of the women borrowers fell within the range of 10-15 years of farming experience while the lowest 13.75% were within the range of 0-4 years of farming experience. This implies that many women have been in the farming activities for a long time and will know areas they can do well if adequately motivated.

Educational level of respondents

Table 4: Reveals the educational level of the respondents.

Educational level	Frequency	% of respondents
None	19	23.75
Primary Education	33	41.25
Secondary Education	22	27.5
Tertiary	6	7.5
Total	80	100.00

Source: field survey data, 2013.

The above data shows that 68.75% of the women had primary and secondary education, 23.75% of them had no formal while the lowest 7.5% of the respondents had tertiary education. This shows that quite a good number of women in Awgu Local Government Area were not education. They obtained the loan by forming co-operative society or self-help group with the educated ones. Their questionnaires were filled by reading it out to their hearing, explaining and ticking the correct options. The much educated women in the area were few that are practicing agriculture.

Types of Farming

Table 5: Distribution of respondents by the type of farming.

Types of Farming	Frequency	% of respondents
Crop	39	48.75
Animals	14	17.5
Mix farming	27	33.75
Total	80	100.00

Sources: field survey, 2013.

48.75% of the women were involved in crop farming, 33.75 engaged in mix farming while only 17.5% of the respondents practice animal husbandry. This entails that most of the women in the area express desire in crop farming than animal rearing.

Marital Status

Table 6: Distribution of women according to the marital status

Marital status	Frequency	% of Respondents
Single	15	18.75
Married	47	58.75
Widows	12	15
Divorce	6	7.5
Total	80	100.00

Source: field survey data, 2013.

The data above shows that majority of the women farmers were married which constituted of 58.75% of the respondents. This means married women showed more interest in the empowerment programme to support their husbands and cater for their family.

Table 7: Distribution of respondents according to religion

Religion	Frequency	% of Respondents
Christianity	64	80
Islam	0	0
African Religion	18	20
Total	80	100

Source: Field survey data, 2013.

From the above data, 80% of the respondents were Christians, while 20% were worshippers of African traditional religious. This shows that other religious are still being practiced in the area apart from Christianity.

Microfinance facilities available to women

Table 8: presented below is the result of microfinance facilities available to women from microfinance bank as collected from the field.

Table 8: Types of microfinance facilities available to women

Types of microfinance	frequency	% of respondents
Credit		
Yes	80	100
No	0	-
Total	80	100

Saving		
Yes	80	100
No	-	-
Total	80	100
Customer service		
Yes	58	70
No	24	30
Total	80	100
Advisory to group formation		
Yes	64	80.00
No	16	20.00
Total	80	100.00
Insurance		
Yes	19	23.75
No	61	76.75
Total	80	100.00
Lease		
Yes	-	-
No	80	100
Total	80	100

Field survey data, 2013.

CREDIT

The above field data result shows that 100% of the respondent indicated that credit is one of the microfinance facilities available to women for agricultural production. This indicated that microfinance bank provides sufficient credits to rural women. This results support the work of Herbert, (2001). Credit is a tool to empower women to increase agricultural production. Successive Nigeria government over the years, have put in place a number of measures aimed at improving credit to all productive sectors of the economy. This result is also in line with Rogaly (1999) international attention on microfinance in 1980s and 1990 primarily focused on one category of microfinance services, credit for self-employment lies the idea that poor people lack access to large scale production.

SAVINGS

The result of table 8 revealed also that 100% of the respondents indicated that savings are available for them to improve agricultural production from microfinance bank. This implies that women save some of their income for future use and investment to increase productivity. This result is in line with central bank saving, transferring money from one part of the country to another etc.

CUSTOMER SERVICE

The above table 8 shows that 70% of the respondents indicated that the microfinance banks offer them customer services while (30%) of the respondent declined of such services indicating that the bank customer service is poor.

ADVISORY TO GROUP FORMATION

From the same table 8, 80% of the women indicated that the bank advised them to form a group, in order to get loan easily from the banks. This result is in line with the result AIT-amara 1990; women are encouraged to form themselves into groups of between 5 and 15 on the basis of common purpose, they are often encouraged to undertake regular savings, which are deposited in microfinance bank. After operating such

savings for about six month, they apply to obtain loan from bank where as 20% said that the bank is not giving them any advice.

INSURANCE

From the above result of table 8, 23.75% of the women farmers indicated that the banks do give insurance as facility available, while 76.25% representing 61 out of the 80 respondent stated that the facility is available. This result supported the work of Rogally, (1999) who said that microfinance is the provision of small loans, savings facilities with no or very low minimum deposit, and other services like insurance etc. designed for poor people.

LEASE

Table 8, lastly also revealed that 80 farmers representing 100% of the respondents available for them from the bank.

Accessibility of micro financing facilities available to women in agricultural production.

Table 9: Distribution of respondents by ratings of the accessibility of microfinance facilities available to women in agricultural production.

Extent of accessibility	Frequency	Percentage
Very High	10	12.5
High	28	35.0
Moderately high	42	52.5
None	-	-
Total	80	100.00

Field survey data, 2013.

The result above shows that 52.5% of the respondents indicated that they had access to credit at a moderate extent, 12.5% agreed that they accessed at very high extent while zero went for none. This implies that all the respondents had access to credit from microfinance banks but the extent of access still lies at moderate level majorly. This suggests that women in the area still needed full access to credit from the bank to ensure increase agricultural production.

Distribution of respondents based on extent of access to bank customer services

Table 10 shows distribution of farmers based on the extent of access to customer services

Extent of access to customer services	Frequency	Percentage
Very High	25	31.25
High	40	50
Moderately high	15	18.75
None	-	-
Total	80	100.00

Field survey data, 2013.

From the above field of study data, 50% of the women farmers indicated that they have access to customary service from the banks at a high extent. While 31.25% affirmed that they have access to a very high extent. This means that microfinance bank gives proper attention to farmers in the area.

Table 11: Distribution of respondents based on extent of access to savings

Extent of access to saving	Frequency	Percentage
Very High	26	32.5
High	45	56.25
Moderately high	9	11.25
None	-	-
Total	80	100.00

Field survey data, 2013.

The above results in Table 11 showed that 56.25% of the respondents indicated they have access to savings to high extent, 32.5% says accessibility to saving is at very high extent whereas 11.25% of them indicated access to savings at moderate extent. This implies microfinance helps to encourage culture of saving in rural women.

Table 12: Distribution of respondents according to extent of bank advisory to form a group

Extent of access to saving	Frequency	Percentage
Very High	16	20
High	20	25
Moderately high	35	43.75
None	9	11.25
Total	80	100.00

Field survey data, 2013

The result above shows that 43.75% of the respondents indicated that bank give them advice to form a group at a moderate extent, 20% of them agreed they were advised to high extent.25% indicated that the banks are not giving them advise to form a group. Whereas 11.25% indicated that the banks are not giving advice to form a group. This implies that majority of the farmer were advised by the micro-finances bank to form a group in order to obtain loans and ensure increase in agricultural production.

Table 13: Distribution of respondents based on access to insurance

Extent of access to insurance	Frequency	Percentage
Very High	-	-
High	-	-
Moderately high	6	7.5
None	74	92.5
Total	80	100.00

Field survey data, 2013.

The result above shows that only 7.5% of the respondent indicated that the banks granted them access to insurance at moderate extent. While 92.5% representing 74 of respondents indicated that they have no access to insurance service. This implies that majority of the rural farmers have no access to insurance service and cannot be assured of security in time of disaster or loss of farm land to environment hazard, pests and disease etc. Therefore, the women in the area need to be assured of help to enable many of them invest more in agriculture which will in turn ensure increase in production of food.

Table 14: Distribution of respondents based on access to lease service

Extent of access to lease serve.	Frequency	Percentage.
Very High	-	-
High	-	-
Moderately high	-	-
None	80	100
Total	80	100

Field survey data, 2013.

The above result implies that all the respondents indicated that they have access to lease service at None extent or that they have no access to lease service from the banks. This shows that rural women farmers in the area does not have access to leasing of any kind to support or improve their productivity.

Uses of Borrowed Microfinance Facilities

Table 15: Distribution of respondents based on use of borrowed microfinance facilities

Categories of uses	frequency	% of respondents
Crop farming		
Yes	60	75
No	20	25
Total	80	100
Animal husbandry		
Yes	36	45
No	44	55
Total	80	100

Mix Farming

Yes	48	60
No	32	40
Total	80	100

Sources: field survey data, 2013.

Crop farming: from table 15 above, 75% of the respondents uses the credit they borrowed from bank for crop farming such as cassava, rice, Okro, garden egg, vegetable like Ugu (pumpkin leave), sweet potatoes, water yam, cocoyam etc. they also channelled the credit loans on buying of improved seed varieties, fertilizer, insecticide, herbicide to clear land and hire some labourers to assist them. The remaining 25% of the respondents indicated that they do not use their loans on crop farming. This result implies that majority of the women in the area dwell more in crop farming and that accounted for the numerous crop produces on market days in Awgu Local Government.

Animal Husbandry

The result in table 15 shows that 36 respondents representing 45% of the respondents said Yes to animal husbandry where as 44 respondents replied No to animal husbandry. They engage in poultry, piggery, goat and sheep productions. Few women were involved in animal production in the area because of their lack of technical know how on how to manage and handle animals.

Mix Farming

The result from table 15 also shows that 60% of the respondents indicated that they engage in both crops and animal production. These women use their loans to increase part of their existing production of crop and buy more feed for their livestock's.

Uses of borrowed credit based on loan divert

Table 16: Distribution of respondents based on use of microfinance facilities for personal uses

Personal uses	frequency	% of respondents
Pay children school		
Fees	26	32.5
Household problem	42	52.5
Pay other loans	12	15.0
Total	80	100.0

Source: field survey data, 2013.

The above table 16 shows that 26 respondents representing 32.5% diverted their loans facilities to payment of their children school fees. 42 respondents representing 52.5% use part of their loans to solve household problems while 12 farmers representing 15% of the respondents indicated settlement of other loans. This means that divert of loans no matter how little can hinder the growth of agricultural production and also shows that microfinance banks workers do not monitor the farmer closely to ensure proper utilization of the money by the borrowers. Other specified reasons given by respondents for loans divert are:

- settlement of land dispute cases
- settlement or payment of meeting dues
- buying of electronic gadgets
- completion land payment

The impact of microfinance on the families of the women practicing agriculture in Awgu Local Government Area

Test of hypothesis

Table 17: Test of hypothesis for research hypothesis one using Chi-square statistical technique (X^2). The contingency table (4 x 4).

Extent of impact on the family	Very High	High	Moderately High	None	Total
Improvement in your income level	2	5	12	1	20
Increase in your level of living	3	6	10	2	21
Your children welfare advancement	3	6	8	2	19
Level of self reliance	4	2	13	1	20
Total	12	19	43	6	80

Field survey data, 2013.

Table 18: Contingency Table { 4x4 }

Differences/problems	Very high	High	Moderately high	None	Total
(1) Extent technical know how	6	8	4	3	21
(2) Extent of poor infrastructure	10	6	2	0	18
(3) Extent of lack of collateral	7	7	3	2	19
(4) Extent of lack of savings	3	10	7	2	22
	26	31	16	7	80

Field survey data, 2013.

IV. Discussion

This research work investigated how microfinance banks assist women to boost their Agricultural production in Awgu Local Government Area of Enugu State, Nigeria. The Data were collected from 80 women farmers in the area and analyzed based on the objectives of the study. The specific objective include to determine the socio-economic status of women in agricultural production, in Awgu L.G.A, determine the microfinance facilities available to women for agricultural production in Awgu L.G.A, determine the accessibility of the micro-finance facilities to the women for agricultural production, determine the uses of the microfinance facilities lent to the women, determine the impact of microfinance on the families of the women practicing agriculture in Awgu L.G.A and to examine the difficulties the women are facing towards getting and use of the microfinance facilities for agricultural production.

The result of the findings revealed that, women that are seriously in agricultural production were at the age range of 38-57 years while 6.25% of the women were at the range of 58 and above. 60% of the respondents had household size range of 4-6 while 16.25% of the respondents recorded household size range of 1-3. 40% of the respondents have 10-15years of farming experience whereas 13.75% were within 0-4 years of farming experience. 68.75% of the women had primary and secondary education, 23.75% of them had no formal education while 7.5% of them acquired tertiary education. The result of the study also showed that 48.75% of the respondents were involved in crop farming, while 33.75% of the respondents engaged in mix farming. 80% of the women respondents were Christian while 20% were worshippers of African traditional religion. The analysis shows that 100% of the respondents indicated credit facility was available, 100% was also recorded in availability of saving facility. 70% of the respondents indicated customer services by the microfinance banks while 30% of them did not agree to good services rendered by the banks. 80% of the respondents said the banks gave them advice to form groups while 20% said they were not getting advice from. 100% of the respondents revealed that no insurance and lease services were given to them.

The research shows that X^2_{cal} calculated (10.78) is less than X^2 tabulated (16.919), therefore, the null hypothesis was accepted and conclude that the problems women are having towards getting and use of microfinance facilities in the area for agricultural production is high. It is also revealed that the impact of microfinance loan is moderately high on the women practicing agriculture in the local government area.

V. Conclusion

The need to empower women economically and otherwise cannot be overemphasized owing to the immeasurable contributions they render to increasing agricultural production in the country. When rural women

are immensely empowered, they in turn improve their agricultural productivity level since majority of them are small holders of farm lands. As the standard of living of the women farmers are generally increased, no doubt that their families well-being will drastically be changed for better since they spend more on family necessities when earnings accrue to them directly. It is evident that women are most work force producers of food consumed in Nigeria, therefore the federal government and microfinance bank should intensify their efforts at increasing the level of facilities available for women farmers to make the work easier for them.

Recommendations

Based on the research findings, I thereby make the following recommendations.

1. That adult free education should be organized for rural women who could not pass through formal education to afford them the opportunity of knowing how to read and write as this will go a long way to foster increased productivity.
2. Full empowerment facilities should be made available to rural women as that will create an enabling environment for them to give out their best.
3. The loans disbursed to these women should be adequately monitored to ensure proper and maximum utilization of the fund for what it is meant for.
4. It is very important to note that these women cannot function efficiently without the service of an expert in the fields. Therefore, the government should employ more extension workers especially female ones to really guide and nurture these farmers on proper things to do.
5. The microfinance bank should remove the obnoxious collateral security as a pre-requisite for farmers to obtain loans from the bank. In this direction, land and economic (plantation) crops can be used as alternatives in addition to the trustees from reputable people in the community.
6. Since women farmers fully repaid these loans, the banks should increase the amount of money offered to them at zero percent interest rate.
7. The microfinance banks should accept the village identification as sufficient condition for a farmer's farm budget to qualify her for loan consideration having set out policies and programmes to monitor their progress.

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