



Access to microfinance services and its effect on business performance of small-scale women entrepreneurs in Enugu State, Nigeria [

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Analítica

This study analyzed access to microfinance services and its effect on performance of small-scale women business entrepreneurs in Enugu State, Nigeria between January and December 2011. Seventy one beneficiaries and 50 nonbeneficiaries of microfinance services operating different business enterprises were randomly selected from nine local government areas in the State. Data were collected through the use of well structured and pre-tested questionnaire and analyzed by the use of descriptive and inferential statistical tools. The Double-Difference (DD) Estimator was used to compare changes in outcome measures (i.e., change from before to after the benefit) between microfinance beneficiaries and non-beneficiaries. Results showed that the respondents were aged 37.4 years on the average, 67.6% of them were married and about 96% had one form of official education or the other. All the microfinance service beneficiaries accessed credit and deposit services, while none received insurance services. The average per capita income of the beneficiaries and nonbeneficiaries before the study (baseline) were ₦162,480.00 and ₦163,572.00, respectively. The real income of beneficiaries increased by about 46.67% (from ₦162,480.00 to ₦238,480.42), while that of the non-beneficiaries increased only by 11.6% from ₦163,572.00 to ₦182,546.35. The mean increase in income of beneficiaries was significantly different from that of non-beneficiaries at $p = 0.05$. It was recommended that training, as one of the core services of microfinance institutions, should be vigorously implemented so as to improve the performance of the client entrepreneurs

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