



GROUP METHODOLOGY AND WOMEN'S ACCESS TO SOFT LOANS IN SELECTED MICROFINANCE INSTITUTIONS IN EDO STATE, NIGERIA

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ABSTRACT

Group methodology has been identified as one of the key elements that differentiates microfinance from other conventional banks. While financial sustainability remains a necessary goal in microfinance bank, the role of group methodology in contributing to microfinance capital, clients' access to loans and repayment seem to receive negligible attention. The paper seeks to examine the role of group influence in clients' access to loans and repayment of loans in Edo state in the bid to experience poverty alleviation. Data were collected using qualitative and quantitative method. This included a survey of 750 purposively selected female clients from six selected microfinance banks in the state, 20 key informant interviews, 14 In-depth interviews and 8 Focus Group discussions (FGDs.) Ninety-eight percent of the respondents revealed that they accessed loans through the microfinance banks and repaid through weekly contributions in their "unions". Qualitative reports revealed that clients experienced increased solidarity and consistently paid back loans through group influence and sometimes covered up for themselves by paying on behalf of those who default for some unforeseen reasons and get paid among themselves later in other to avoid been disqualified from accessing loans. Key informant interviews revealed that group methodology reduced cost and stress, aided recruitment and training of new members and contributed to finances that serve as loans from potential loanees. Harnessing the potentials of the group to improve business skills and combatt other factors that aggravate the effect of poverty is recommended to make microfinance intervention more impactful.

Key word: financial sustainability, group pressure, loanees, repayment, microfinance banks

BACKGROUND

Group methodology has been a long standing element of microfinance intervention which was introduced for over 40 years now, to reach out to the very poor especially women with the aim of alleviating them from poverty and improving their standard of living as well as those of their family members (Daley-Harris, 2002). Microfinance strategy was adopted as an intervention to ensure the social and economic empowerment of women who have been the affected in the pangs and consequences of poverty. Furthermore, women constitute about 50% of the Nigerian population and contribute to 70% of the informal sector (a major area of interest of microfinance institutions). In an introduction of microfinance policy produced by the Central Bank of Nigeria (CBN) and cited by Anyanwu (2004), it was emphasized that robust economic growth cannot be achieved without putting in place well focused programmes to reduce poverty. Thus, a strategy aimed at empowering the poor was necessary through credit facilities to increase their access to factors of production. It was acknowledged that poor people can improve their lives through businesses that can be significantly enhanced through the provision of microfinance services which would enable individual engage in economic activities that are expected to make them self-reliant, increase employment opportunities, enhance household income and create wealth. It was also believed that microfinance would provide financial services to the poor who are traditionally not served by the conventional financial institutions. This is due to the fact that microfinance strategy was considered different from other conventional financial institutions in the sense that it involves smallness of loans, it requires advanced deposit/and or savings collected, it does not require asset-based collateral and it is simple to operate.

Microfinance thus, refers to the provision of financial services to poor or low income clients including consumers and the self-employed. The term also refers to the provision of financial services such as credit (loans), savings, micro-lending, education, micro-insurance and payment transfers to economically active and low-income households to enable them engage in income



generating activities or expand /grow their small businesses. It is viewed as a financial intervention that focuses on the low-income group of a given society and an important aspect of this intervention is that it deliberately reaches out to poor women who are living in different socio-economic environments (Ledgerwood 1999).

Microfinance intervention according to Butcher 2010 originated in 1976 in Bangladesh with the establishment of Mohammed Yunus, Grameen Bank. Its origination started with the recognition that lack of credit was a major challenge that prevents the poor who had been largely excluded from the formal banking institutions, from experiencing development. Microfinance had since grown enormously that there now existed over 3100 institutions of various types with over 700 currently operational in Nigeria. Furthermore, various types of microfinance institutions are seen offering microfinance services to over 92 million clients, over 80 percent of whom are women (Watson 2005).

Cheston and Kuhn 2002, stated that microfinance refers to financial intermediation through the distribution of small loans, acceptance of small savings and provision of other financial products and services to the poor. They concluded that microfinance however share the common goal of poverty alleviation which may primarily be achieved through increasing and diversifying income opportunities for the poor. Numerous researchers have emphasized how millions of women have been empowered socio-economically, with soft loans or micro credits, to start new businesses, expand on old ones and create wealth (Littlefield et al, 2003; Watson, 2005; Irobi, 2007). It was expected that poor women through the initiative would experience financial independence, increased self-image, high self confidence and high self-esteem. This, in the long run, is believed will empower them socially and give them a voice to contribute significantly to decision making in the society (Irobi, 2007).

However, since microfinance is aimed at removing the poor from poverty, it focuses on providing poor people especially owners of microenterprises with access to credit so that they can engage in or improve on income generating activities without requesting for collateral. It is expected that increased income from soft loans from microfinance can be used to increase assets and products especially in small businesses. Microfinance had since received encomium and expanded growth, owing to the fact that it reaches out to the large portion of economically active population who had overtime being excluded from financial services in the formal sector mainly commercial banks themselves. This is quite related to the fact that the structures and mechanisms of microfinance takes into cognizance the financial needs and challenges of these excluded majorities who lack assets and collateral. According to Ehighiamusoe, (2012) the beneficiaries of microfinance are usually small business owners or sole proprietors who set up and fund their businesses from their personal savings e.g. shoe makers, okada riders, supermarket owners, tailors, farmers, traders etc. Many he added, lack high educational qualification and skills on modern record keeping and management techniques. They also spend or meet their basic needs from the micro enterprise they own and can hardly expand except with access to financial aids and credit which is restricted due to the structures and operations of commercial banks that perform those functions before the advent of microfinance. Thus, rather than focussing on collateral, microfinance focus on people and trust them to repay the loans because individuals who apply to get loans (loanees) occupy a very vital position in any microcredit scheme as they are regarded as partners rather than faceless customers as in the case of those of formal financial sector (Ehighiamusoe, 2012). Furthermore, high repayment performance which is critical to the success or failure of any microcredit scheme largely dependent on the loanees. Microfinance institutions address the issue of capacity or lack of it in respect of their beneficiaries. Capacity in this respect includes that which enables beneficiaries operate effectively within businesses and or relate with the institution. Central to this are the design and operational procedures of the microfinance institution which usually are achieved through pre-loan training packages; a major activity that is carried out by most (85%) Microfinance institutions (Watson, 2005; Ehighiamusoe,



2009; Butcher, 2010). Quite related is capacity in respect of maximum utilization of services offered by the microfinance institutions. In this regard loanees are given training on basic business and investment tips to enable them expand their businesses and have enough to save and cope with the effects of poverty and above all, repay the loans they accessed. Again apart from ensuring that loans are granted in small units to loanees, they are often granted as short-term loans (to be repaid between one to twelve months) to expand existing businesses and source for more income, rather than for the establishment of new ones. It may then be difficult or impossible to access another loan without repaying the previous. Essentially while looking forward to accessing other loans which may be higher than the previous, it is expected that loanees will be motivated to repay outstanding loans and increase their portfolio of credit worthiness especially where it is not solely an individual's decision to make.

While attempting to alleviate the poor from poverty, microfinance strive to maintain financial sustainability through loans from commercial banks, deposited savings, repayment with interest on loans, supports from stakeholders and other sources of financial supports. However, many microfinance banks are faced with liquidation and inability to meet with the minimum liquidation requirement due to their huge bad debt portfolio (Ogbebor, 2012). Such enormous bad debt are most times caused by default in the repayment of loans; a huge setback usually anticipated by commercial banks that makes collateral requirement a necessary factor to access loans because such is believed to create incentives for borrowers to repay their loans, while it also helps to shift the risk of loss from the lender to the borrowers. (Beverly, Moore, Schreiner, M. 2001). Since the poor usually lack the kinds of assets used as collateral, the demand for it therefore becomes an instrument to screen them off from accessing loans from commercial banks (Anyanwu, 2004). Lack of presentation of collateral and sole reliability on clients to repay their loans becomes a huge concern for the financial sustainability of microfinance institutions especially where integrity may be lacking and default in loan repayment becomes high.

A strategy therefore put in place to reduce default in loan repayment by some microfinance banks such as the one utilised for this study, is to ensure that loanees organize themselves into credit groups or "unions". This strategy is basically referred to as group methodology or group delivery methodology which usually involves a group of five to sixty members and facilitates members access to loans and repayment of loans accessed. The group methodology is a mode through which loanees or clients of modern microfinance are influenced to save and repay loans. Groups could be formed either out of result of similarity in business activities or location of residence or business. Training programmes are usually conducted for members' in-groups prior to their access to the loans. For a group to access a loan, a specified amount of savings is usually required (Watson, 2005; Dunford, 2002) and such savings are contributed by individuals in the group. Thus, loans that are collected by individuals are directly or indirectly provided for by the group. Other factors and incentives for repayment are incorporated into the design. Amongst these are collective appraisal of loan applications, loan utilization monitoring and peer/group pressure to enforce repayment. In some cases savings also act as security for credit facilities besides assisting borrowers to build their own capital (Ehighiamusoe, 2009). Group methodology has also been appraised of ensuring credit discipline among potential loan seekers or those who have received soft loans from microfinance institutions popularly called "loanees" within the context of this study. Pre-loan training programmes are conducted for members' in-groups. Other contacts with the borrowers and savers are carried out in-groups. Loan applications, appraisal, disbursement, monitoring and repayment are done mostly at group meetings. However, individual loanee takes responsibility for the utilisation and repayment of his or her credit facility. There are some instances where credit facilities are jointly accessed and invested in jointly owned and managed projects (MkNelly and Dunford, 1999).

The group also have leaders who have the discretions to approve and disapprove the admission of new members into the group and in turn placing them on the queue of potential



loanees. While this strategy has proven to ensure repayment of loans, it has also been flawed with some problems such as refusal to recruit the very poor so as to avoid default in loan repayment and indirectly debar the group members from accessing loans. While the politics of refusing the admission of members into the group may facilitate high repayment performance and group member's access to loans, it indirectly violates the aim for which microfinance was instituted in the very first place (vis-a-vis to alleviate the very poor from poverty). The group can also practice favouritism towards certain members in terms of their cooperation to help the repay loans and facilitate access to more loans, either because of their personal interest and gains or relationships which such members at the detriment of others. These can create rancour and formation of cliques which can affect the social relations and smooth running of the groups and in turn the microfinance institutions. Again the politics involved in selecting new leaders who represent the groups can attract some divisions and misuse of power if the wrong personalities are elected into office and this also has implication for the wellbeing of the group and members access to and repayment of loans. The paper seeks to examine the role of group methodology or what can be referred to as "group influence/pressure" clients accessibility to and repayment of microfinance loans among clients of selected microfinance banks in Edo state.

THEORETICAL BACKGROUND

Theory of Functionalism

The theory of functionalism as the name implies, focuses on the concepts of functions and dysfunctions. It emphasizes that the well being of every society as a whole is dependent on the functionality of its parts. It adopts the idea of interconnectedness, interdependence and inter-relatedness of its parts to explain societal survival. Thus, the wellbeing, existence and continuity of society is analysed from the functions of the institutions and structures in it. The functionalist theory also introduces the concepts of manifest and latent function as its components, where manifest function is simply viewed as those that are intended while latent functions are unintended. This is further related to another of Merton's concepts of anticipated and unanticipated consequences. According to him, actions have both intended and unintended consequences and everyone is usually aware of the intended consequences, thus sociological analysis are need to understand the consequences.

Relating this to the study, the functional perspective offers an insightful explanation to the intended and unintended consequences as well as the functional roles of microfinance institutions as poverty alleviation intervention which empowers women and consequently affects their level of income, education, expansion of business and provision of capital for new ones as its intended consequences or function. This also assists women to become financially independent and reduces their level of poverty. However the microfinance women as a group and part of the microfinance institution have some influence or latent functions they perform to attract contributions and repayment of loans from their members to enable the microfinance perform its duties towards its clients. Thus, microfinance institutions and the group of women are inter dependent and interconnected in this wise so that a function or dysfunction of any of these two will affect the overall performance of the institution in reducing poverty and in turn affect the larger society.

METHODOLOGY.

The study was conducted in Edo state which was selected due to the increased report of women trafficking in the region usually attributed to poverty and unemployment (Onyeonoru, 2003 Owumi and Jerome, 2007). The study area was also selected owing to presence of the headquarters of a renowned and internationally recognized microfinance bank Lift Above Poverty Organization (LAPO) in the region, which has established several branches within and outside the state and established a health integrated component in reaching out to the poor. Furthermore, there are



proliferations of other microfinance banks within the state since several community banks in the state have been converted to microfinance banks. Such microfinance banks include Auchi Microfinance bank, Jattu Microfinance bank, Ekpoma microfinance bank, Prosperity microfinance banks (PMB) and others. The study population consisted of women who are clients of a microfinance banks that have been established for over six years in Benin City, Ugbowo, Auchi, Ekpoma Jattu and Iruokpen and had received microfinance credits.

The research design for the study was both cross-sectional and descriptive in nature. Both qualitative and quantitative methods were employed in the collection of data. A semi-structured questionnaire was used to collect information on respondents' socio-economic characteristics, access to microfinance credits as well as other information related to group influence on access to microfinance loans. Seven hundred fifty (750) respondents who had been clients for over six years and had accessed microfinance loans were purposively selected from six microfinance institutions/banks that have existed for over six years in Edo state because they would have gained some level of recognition in the state, attracted some level of patronage, given out several loans to their clients and exerted some level of impact in their aim to alleviate their clients from poverty than microfinance banks that are less than three years. Fourteen In-depth interviews (IDIs) were conducted among microfinance client leaders to collect information on the role of group influence in clients' access to and repayment of loans, while twenty Key Informant Interviews (KIIs) were conducted among microfinance officials on criteria for granting loans. Eight focus group discussions were also conducted to complement the other responses on criteria for granting loans and influence of group on access to loans. Quantitative data were analysed using descriptive statistics, while qualitative data were content analysed. Most of the responses by the clients were in vernacular and Pidgin English and were further translated for better comprehension. The University of Ibadan and UCH (UI/UCH) ethical review Committee reviewed the proposal and granted ethical approval before the study was conducted. Furthermore, a departmental letter of introduction was presented to the microfinance institutions/banks to seek their approval to conduct the research and interview their clients for academic purpose only. After getting the approval from the microfinance institutions, client officers were given by each microfinance banks to take the researcher and research assistants to the groups to conduct the study. Respondents' consent were sort, they were assured of confidentiality why was strictly adhered to by using only codes for the questionnaire and interviewees. Respondents participated voluntarily and no physical harm got to them. They were respected as individuals and results were anonymously presented and no information was raced to the respondents and individual microfinance bank at the end.

FINDINGS

SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

The demographic characteristics of respondents presented in this study includes age of respondents, marital status, type of residence, type of residential area and number of dependants on respondents who are below and above the age of 18 years.



Variables	Categories	Frequencies	Percentages
Age	21-30 yrs	90	12.0
	31-40	352	47.0
	41-50	210	30.0
	Above 50	98	13.0
Marital Status	Single/Never married	45	6.3
	Married	615	82.1
	Separated/Divorced	13	1.7
	Widowed	75	10.0
Highest Educational Qualification	No Education	45	6.0
	Non-formal	53	7.0
	Primary	201	26.8
	Secondary	388	51.7
	Tertiary	60	8.0
Occupation	Farming	15	2.0
	Trading	651	86.8
	Artisan	75	10.0
	Private employee	6	0.8
	Government employee	3	0.4
Estimated daily Income	Below N1000	50	6.7
	N1001-N2000	140	18.7
	N2001-N3000	246	32.8
	N3001-N4000	166	22.1
	N4001-N5000	75	10.0
	Above N5000	38	5.0
Residential Type	Face to face apartment	424	56.5
	One bedroom self contain	168	22.0
	2-3 bedroom apartment	128	17.0



	Bungalow	28	3.7
Dependants below 18years	1-2	320	42.7
	3-4	375	50.0
	Above 4	55	7.3
Dependants above 18years	1-2	417	55.7
	3-4	232	31.1
	Above 4	98	13.1

The study revealed that women who fall between the ages of 31-40 years formed the highest proportion (47 percent) of the population. These ages represent not only the most active ages of women in society within the labour force, but also of those in the informal sector (Otitte and Ogionwo, 2006). The marital status of the women again goes further to show the social and cultural value attached to "being married" as a huge majority (82.1 percent) of the women claimed they are married, while some of these women actually appeared separated from their husbands or not living with their husbands. About half of them have secondary education as their highest form of educational qualification, thus confirming the views of Ehighiamusoe, 2009 that majority of the women lack adequate formal education.

Occupation wise, 86.6 percent of the respondents are traders, while 10 percent are artisans. The income of the women was hard to get from the respondents as they lacked good book-keeping skill as stated by Ehighiamusoe, 2009. However women tried to reveal their estimated daily income/ take home amount from which they could hardly separate the capital of their businesses. While only five percent had less than N5,000 daily, those who earn between N2001-N3000 and N3001-N4000 were 32.8 percent and 22 percent respectively. Findings showed that over half (56.5) percent of clients from the microfinance banks live in face to face apartments. However in such face to face apartments, most of the clients live in 2 or 6 rooms in the building depending on their family size or population. Some of these apartments were rented or either inherited or owned by the women themselves. While 17 percent of the respondents reside in 2-3 bedrooms flat with more of these clients only about 4 percent of the clients from both microfinance banks, reside in bungalow. Half of the respondents have 3 to 4 dependants who are less than the age of 18 years of age, while 42.1 percent had 1 to 2 dependants less than 18 years. In addition, over half (55.7 percent) had one to two dependants above the age of 18 years, while well above a quarter of them (31.1%) had three to four dependants above this age. Those who have over four dependants who are above 18 years were still as much as 13 percent. These goes further to show that microfinance clients do not only cater for themselves but also extend their care to members of their families which in turn buttresses the fact that microfinance has an extended influence on the lives of microfinance client as well as those of their family members.

One may however deduce that an average house of the respondents that answered the question is overpopulated when the residential pattern is considered in relation to the population distribution of individuals especially with reference to the average number of dependants residing in the residential type within the communities studied. It also goes further to explain that these microfinance women are usually faced with a huge responsibility of catering for themselves and their dependants which has implication for the socio-economic well being of the women. Although some of these dependants may be involved in one menial jobs or another, they may still depend on their relatives who are microfinance clients for shelter, food and some other basic needs such as support for their education and health care.



Accessibility to loans

Understanding women's accessibility to loan is very important in examining the influence on their socio-economic status and in turn alleviating them from poverty. This is due to the fact that if loans are not accessible to them, then microfinance is yet to have performed its role and the goal for which it was established. Loans and financial empowerment do not only improve businesses of these clients but also affects their self-image and ability to make decisions in their household in particular and the society at large. In discussing respondents accessibility to microfinance fund, respondents years of being clients of microfinance banks, method of receiving loans, numbers of time loans was received, Total amount of loans received, Months of repaying first loans, and difficulty experienced in collecting and repaying loans were surveyed.

Over half of the respondents (58 percent) stated that they had been microfinance clients for three to five years. This is not unconnected with the fact that women who were selected were inclusive of those who have been clients for not less than three years. A very large percentage of respondents from both categories of microfinance banks (above 95% for both) stated that they receive their microfinance loans through the microfinance banks, however, over 95 percent reported repaying the loans through contributions in their "union" weekly meetings. This therefore underscores the essence of the groups or union in repayment of loans and in turn access to subsequent loans.

About seventy percent (70%) of the respondents reported they had received loans from their microfinance banks between three to five times, while twenty one percent (21%) had accessed loans for over five times. Over eighty percent (80%) of the clients had received loans ranging from N50, 000 to N200, 000 each when computed altogether. It should be noted at this juncture that the sizes of loans accessed are usually in small units which could later be increased after the subsequent one had been paid up and savings deposited. For instance a client may be give the sum of N10,000 after which the loan may be increased to N20,000 after paying up the first loan and saving some amount with bank Usually the amount of loan a client can have access to is dependent on the amount she had saved multiplied. For instance a client can get either double or triple the amount saved depending on the MBs policy For instance a client who saves N20, 000 may have access to double i.e N40, 000 loan or triple which is N60, 000 loan. Furthermore, interest rate on loans differs among microfinance banks depending on their

strength and policy. Interest rates charged on loans ranges from 2.5% to 4.0% per month. The time frame for repayment of loans also varies among the banks, However, over half (53 percent) revealed that they are given about 8months to repay loan collected, while 46.7 percent revealed they had 6 months to pay up as they cannot have access to another loan



Variables	Categories	Frequency N=750	Percentages
Years of being a client	3 to 5 years	435	58.0
	Above 5 years	315	42.0
How loan is received	Through the bank	737	98.2
	Through group lending	13	1.8
How the loan is repaid	Through weekly contributions in group	731	97.5
	Directly to the banks	19	2.5
No. of times received loan	1-2	75	10
	3-5	518	69.0
	Above 5	157	21.0
Total amount of loan received	Below N50,000	48	6.4
	N50,000-N100,000	256	34.1
	N100,001-N150,000	294	39.2
	N150,001-N200,000	101	13.5
	Above N200,000	51	6.8
Repayment of first loan	Below 6 months	5	0.7
	6 months	350	46.7
	Above 6 months (8 months)	397	52.9
Loan difficult to get	Yes	200	27
	No	550	73
Loan difficult to repay	Yes	283	38.7
	No	467	62.3

Also, depending on the kind of business and amount invested, it may be easier for those who pay less amount of money with less interest to save more money than those who pay back more money with more interest in shorter periods even though they may collect earlier considering the time schedule. However, since the access to loan also depends on the savings, those who have lesser savings are less likely to have access to bigger loans, even after they had paid the previous. A representative from a microfinance bank buttressed this by saying speaking in pidgin language:

..... I no dey like to take the credit once i finish the first one way i being collect. I dey wan gather more money make the other wan way i go collect big well well pass the former one. Naim go hel me do better tin for my business.

Translation:

.....I do not always like to collect loan immediately after I finish paying the previous one, because I take my time to save some money when I am repaying the loans I have collected. I also try to save more so that I will be entitled to a bigger amount which will enable me do something more tangible in my business....

The above response reveals that microfinance clients can apply strategy in savings or depositing more cash to determine the amount of loans they can access to invest in bigger business idea which again goes to show that clients can plan and expand their businesses through microfinance banks. More importantly, those (62.3%) who generally revealed that loans are not difficult to repay, outweigh those (38.7%) who think otherwise, while those (27%) who feel that loans are difficult to access or get are about one-third of those (73%) who feel opposed to the view. During the qualitative aspect, several issues were however raised with reference to the conditions or criteria that make access to loans easy or difficult. Respondents who experienced difficulty in accessing the loans reported that they were either not aware of the criteria before applying for the loans, or had tough time meeting the criteria for accessing the loans. The criteria



mentioned, were being in an active trade or business, the role of a guarantor, save some amount with the microfinance bank, becoming a member of an active group or union etc Responses lay emphasis on some key criteria again i.e availability of a guarantor who stands in to bear the brunt should the clients default, guarantors might be a member of the union, husband or someone who can financially be responsible for any default.

A microfinance union leader buttresses views on the necessary criteria by stating:

.....the loans are usually not difficult to access if clients meet the conditions. If they make their deposits/savings consistently and have quality guarantor that will sign surety for them. Most clients who cannot have access to loans do not meet the conditions. Despite being informed at the point of meeting and introducing potentials clients, some may still say that they did not know that they were supposed to meet these conditions before getting loans can you imagine? Although, one who is yet to complete payment for previous loan will not have access except she has cleared it and saved too.

A client officer from one of microfinance bank supported the above view thus:

.....we have to ensure that they make their weekly contributions correctly and get a reasonable savings compared to the loans they are going to get (say three-times their savings). A potential loan applicant is also expected to have a guarantor that can pay back in case she defaults

The responses of the bank managers who were interviewed were also very similar. The opinions of discussants from the Focus Group discussions were quite interesting as five discussants were of the opinion that loans were not easily accessible while the other five stated that they are easily accessible provided the conditions are met. A striking view from a discussant that supports the former opinion states thus:

.....wetin go make me talk say the credit no hard to collect wey i no fit get onoda credit anytime i want to take do other correct business sense wey i dey get to take make more money just because dem say i never pay the former one finish? E get one cheap article market wey i miss three months ago because of ordinary 80k. Wetin happen? I run come but dem no borrow me the 80k because dem say i still dey owe them. How dat kain tin go happen? Atleast, i no dey run. If dem really wan comot poverty from our head, dem no supposed do me like that n aim make i say wey no dey easily get the credit.

Translation:

....How can I say the loans are not difficult to access when I cannot get loan for some business idea at anytime I desire simply because I have not cleared the first loan, I missed some cheap goods which would have helped my business a great deal three months ago because I could not have access to common N80,000. Why? They said I must clear the one I owe. How is that possible? Besides, am not running away. If the microfinance is truly out to alleviate poverty and empower us, I should not have been deprived of that opportunity that is why I say the loans are not easily accessible.



Another discussant with a contrary opinion from the FGD however states in English language with les pidgin:

...If everybody is given loans anyhow without conditions to meet, the microfinance banks would have packed up¹ and we will not even be here to get anything. I strongly believe that the conditions are o.k. and are there to check our shortcomings and possible indiscipline. If you meet the conditions, you will surely get the loan hence they are accessible. After all (switches to pidgin english) we no get house or moto to take collect bank loans, naim make we come here) meaning: we do not have any collateral to collect money from commercial banks that is why we don't go there.

The general consensus is that clients of microfinance banks are expected to meet conditions with regards to clearing outstanding loans, saving specific amount of money with microfinance bank, having a credible guarantor and supports from group union/members before they can have access to loans. Those who meet these conditions do easily have access to subsequent loans which falls within the limit of their savings, while those who do not, will not be granted subsequent loans. Clients are therefore expected to have adequate knowledge of these conditions and ensure that they are met before applying for loans.

The role of group influence in clients accessibility and repayment of laons

The group or what is usually referred to as “unions” play a significant role in clients’ access to loan and repayment of such loans. While every individual might take responsibility for the repayment, Loan applications, appraisal, disbursement, monitoring and repayment are done mostly at group meetings. Group methodology to a large extent reduces cost so that the amount spent on transportation to visit each loanee to collect repayment contributions is reduced on a visit to meet the members in their group. This was revealed by one of the client officers during the key informant interview.

..... we save ourselves of so much stress when we go to the unions to collect their contributions every Thursday. We do not have to meet them in their shops every day as in the case of some others. Most of the time before we get their they would have put their cash in their cards waiting for us hence the cost of transport to individuals and other stress are reduced and handled in one or two days within the week. That is how they pay back all their loans...

From the above, the group is also very useful in the repayment of loans by individual members as some would have paid even before the client officers come for the cash. A union leader goes further to explain another usefulness of the group in their bid to ensure that they are able to access their loan and avoid default in repayment.

..... we always strive in our unions to ensure that we do not default so that we do not disturb any of us from having our credit when it is our turn. hence we sometimes even cover up for each other by paying up for any one that will spoil our reputation in our contribution and annoy aunty (client officer) when she comes, while we settle the matter among ourselves and collect our money back later from the person.....

From the above response, members of group exert pressures on individuals to repay their loans and make weekly contributions except in extreme cases where they have to go out of their way to fill the gap by paying for someone who for one reason or the other could not so as not to debar

¹ Packed up in the context of the response means gone bankrupt



the others from accessing their loans. This therefore confirms the views of Ehighiamusoe 2009 that group pressures aids credit discipline and good repayment performance in the sense that, it is obvious that small group exacts tremendous pressure on its members. The group is also a means by which new members can be recruited to save money with the microfinance banks and have access to credit facilities. A client officer reveals this by saying

...Most of the new members we have are usually introduced by the union members and her group or union must trust and testify that she will not disappoint them in repaying the loans they collect. Otherwise it will affect the group members' access to loans the next time.....

In an interview conducted with the bank managers however, most stated that the groups are not independent of the bank as accessibility to the bank is dependent on how well members of the banks service or pay back their previous loans and save with the microfinance banks. In terms of trainings and retraining of members on several issues that are important in business development, social relations, health education etc. The group plays a salient role as well. A microfinance bank manager supports this view by saying:

.....Trainings on business tips, health talks and other communal issues are usually discussed and passed on to group members in their group meeting. Sometimes we just have a chat with some of the union leaders in a a group discussion and expect them to pass it on to their unions or we send representatives and client offices to each union to educate them on necessary issues depending on the information we want to pass on to them but most times these are done through their groups or unions

The views from the focus group discussions also reveals the essence of the group in terms of cementing solidarity among members and enhancing the feeling of a sense of belong especially during special occasions. A discussant during on the Focus Group Discussion (FGDs) revealed this view by saying.

.....the group has not only being helpful during our weekly contributions and access to loans but has also made me feel like i have a special family. We celebrate each other and support one another in times of troubles and special occasion. It builds unity among us....

Another very salient role of the group is that the group is usually assisted directly or indirectly in accumulating the credit facilities needed by members in their weekly contributions. In this wise, the group recycles the loans required when they save or contribute and thus help the microfinance banks in ensuring financial sustainability. A microfinance official revealed this view during the key informant interview by saying...

..... although our microfinance get some loans from commercial banks, you must know that some of these unions have a way of contributing and saving to make up for their credit or loans. For instance if a group of 15 members contribute and average of N1,000 per week, that is N15,000 per week which will amount to N60,000 every month. This will take care of a credit facility of N30,000 per month for two members, now imagine the number of unions and mount raised by each for the members loan. So the group financially sustains itself.....

From the fore going, the role of the group is very significant in terms of recruiting new members, repayment of loans, training and retraining of members, building and cementing a feeling of unity among members and above all, ensuring financial sustainability for the microfinance banks.



CONCLUSION AND RECOMMENDATIONS

Microfinance has proven to empower women socio-economically and alleviate the poor from poverty. While access to credit facilities have helped women to expand their businesses and fend for dependants, the group methodology has been very helpful in clients' access to loans as well as repayment of loan. This study has revealed the role of the group and its influence or what is usually referred to as group pressure in clients access to loans in that members of the group save every week and indirectly accumulate the credit facilities required by one or two members who may be eligible to access loans within that week or month, it enhances discipline in repayment, it improves learning and breed unity among members. Thus, while members join the group with the aim of having a group of whereby they can access credit facilities to expand their businesses, they also experience some feeling of communality in which they are supported and influenced either for or against their will to be disciplined in terms of saving and contribution consistently and repaying their loans in order to ensure that the fault of an individual does not affect the reputation of the other group. This is however not to state that every individual member is not held responsible if he or she defaults in repaying loans, or that microfinance banks do not face the risk of losing credit facilities to clients in the events of sicknesses, death or indiscipline. The study however concludes, that while these may abound, the group has been significant in reduce the cost of making credit facilities accessible to clients and ensuring that loans are repaid as at when due.

It is recommended that microfinance banks take advantage of the group pressure to sensitize members on other salient issues that fuels the effect of poverty through over population, laziness and idleness such as encouraging group members to be prudent, accountable and practice family planning methods to reduce the number of dependants and be truly alleviated from poverty.

The government should support microfinance banks with cash and infrastructures to help the microfinance banks spread out more to the very poor in the society especially those who require cash to start off new businesses and cannot guarantee repayment immediately due to the impoverishment they are been faced with after serious investigation. An enabling environment that frowns at corruption and indiscipline in repaying loans as well as a credit working system should be established by the government whether legally, politically, economically or otherwise. More funds and support are required from international agencies to empower the small microfinance banks around to reach out to the poor with less interest rates.

Commercial banks that give out loans to microfinance banks should be influenced by the government to do so at a very reduced interest rates as part of their communal service to humanity so that the interest rates of microfinance banks can also be minimized.

Above all, microfinance banks should recall that their ultimate goal in the society is to alleviate the very poor from poverty and empower women. Bearing this in mind, special attention should be paid to the very poor people who lack guarantor and stand the chance of being screened out by microfinance banks in order to ensure that the poorest of the poor in the society are actually captured.

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