



THE PERFORMANCE OF MICROFINANCE PROVIDERS ON POVERTY ALLEVIATION AMONG YAM FARM HOUSEHOLDS IN SELECTED LOCAL GOVERNMENT AREAS OF NIGER STATE, NIGERIA

¹Ndanitsa, M. A., ¹Sallawu, H., ²Ndako, N. and ³Dauda, M.

¹Department of Agricultural Economics and Farm Management, School of Agriculture and Agricultural Technology, Federal University of Technology, Minna, Niger State, Nigeria.

²Department of Geography, School of Arts and Social Sciences, Niger State College of Education, Minna, Niger State, Nigeria.

³Southern Guinea Savanna Station, Mokwa Forestry Research Institute of Nigeria Federal Ministry of Environment, Nigeria.

Corresponding Author's E-mail: attahirundanitsa@yahoo.com **Tel.:** 08036475750

ABSTRACT

The study examined the performance of microfinance providers on poverty alleviation among yam farm household in some selected Local Government Areas of Niger State, Nigeria. Multi-stage sampling technique was used to draw up respondents for the survey. Data were collected from 120 respondents using structured questionnaire and were analyzed using descriptive statistics, poverty gap index, Foster-Greer-Thorbeck index, head count ratio, severity index, farm budget technique, and Gini coefficient. The results revealed that most (89.17%) yam farm household were males and married (87.50%). The average age of the respondents was 37.83 years; 75% were into poultry farming; 44.17% and 30.83% obtained credit from commercial and microfinance banks, respectively. Also, average income of the respondents before and after the loan was ₦38, 401.04 and ₦83, 329.21, respectively. The results also revealed even though credit had positive impact on the livelihood of the respondents in the area, the result of the Gini coefficient (0.6631) showed that there was inequality in income distribution among the respondents in the area. The study therefore, recommended that additional microcredit providers be established in the study area to increase its impact among the respondents especially in poverty alleviation. Also, integrated community development effort should be encouraged to provide rural infrastructures in the study area.

Keywords: Farm households, Microfinance, Niger State, Poverty alleviation, Yam.